

SEARCH REQUEST FORM

Scientific and Technical Information Center

97

Requester's Full Name: THU HA NGUYEN Examiner #: 77580 Date: 07/11/03
Institution: 2155 Phone Number: 205-7447 Serial Number: 09/64182
Mail Box and Bldg/Room Location: CPK2-SA08 Results Format Preferred (circle): PAPER DISK E-MAIL

more than one search is submitted, please prioritize searches in order of need.

Please provide a detailed statement of the search topic, and describe as specifically as possible the subject matter to be searched. Include the elected species or structures, keywords, synonyms, acronyms, and registry numbers, and combine with the concept or utility of the invention. Define any terms that may have a special meaning. Give examples or relevant citations, authors, etc., if known. Please attach a copy of the cover sheet, pertinent claims, and abstract.

Title of Invention: Innovation network.
Inventors (please provide full names): Evelyn Dilsaver, Kevin Roger

Earliest Priority Filing Date: 08/16/2000

For Sequence Searches Only Please include all pertinent information (parent, child, divisional, or issued patent numbers) along with the appropriate serial number.

receiving a suggestion from a submitting party on behalf of a receiving party at a central portal, which is a single point of entry to web application (It means central portal comprises a web page). A point of entry for employees within a specific business unit in a larger entity for submission of suggestions related to the business unit. A point of entry for innovators with an idea about how to change the company's business; A point of central point of entry for ideas and suggestions. A point of entry for ideas improving a specific aspect of the company.

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Type of Search		Vendors and cost where applicable
Searcher: <u>Theresa Esterhill</u>	NA Sequence (#) _____	STN _____
Searcher Phone #: <u>308-7795</u>	AA Sequence (#) _____	Dialog _____
Searcher Location: <u>4B30</u>	Structure (#) _____	Questel/Orbit _____
Searcher Picked Up: <u>7/18/03 11:45</u>	Bibliographic _____	Dr.Link _____
Completed: <u>7/21/03 2:15</u>	Litigation _____	Lexis/Nexis _____
Searcher Prep & Review Time: _____	Fulltext _____	Sequence Systems _____
Searcher Prep Time: _____	Patent Family _____	WWW/Internet _____
Search Time: _____	Other _____	Other (specify) _____



STIC Search Results Feedback Form

EIC 2100

Questions about the scope or the results of the search? Contact *the EIC searcher or contact:*

Anne Hendrickson, EIC 2100 Team Leader
308-7831, CPK2-4B40

Voluntary Results Feedback Form

➤ I am an examiner in Workgroup: Example: 3730

➤ Relevant prior art **found**, search results used as follows:

- ☐ 102 rejection
- ☐ 103 rejection
- ☐ Cited as being of interest.
- ☐ Helped examiner better understand the invention.
- ☐ Helped examiner better understand the state of the art in their technology.

Types of relevant prior art found:

- ☐ Foreign Patent(s)
- ☐ Non-Patent Literature
(journal articles, conference proceedings, new product announcements etc.)

➤ Relevant prior art **not found**:

- ☐ Results verified the lack of relevant prior art (helped determine patentability).
- ☐ Results were not useful in determining patentability or understanding the invention.

Comments:

Drop off or send completed forms to STIC/EIC2100 CPK2-4B40





STIC Search Report

EIC 2100

STIC Database Tracking Number: 99036

TO: Thu Ha Nguyen
Location: 5A08
Art Unit : 2155
Monday, July 21, 2003

Case Serial Number: 09/641082

From: Terese Esterheld
Location: EIC 2100
PK2-4B30
Phone: 308-7795

Terese.esterheld@uspto.gov

Search Notes

Dear Examiner Nguyen,

Attached, please find the results of your search request for application 09/641082. I have concentrated on finding information on Employee or Third Party, Suggestions, Keywords, and Peer review.

Please look over the enclosed records. I have marked the items that I believe may be of value to you. Please look over the rest of the set as they may also be useful.

Thank you for coming to EIC 2100.

Terese Esterheld



Set	Items	Description
S1	98	AU=(DILSAVER, E? OR DILSAVER E? OR ROGERS, K? OR ROGERS K?)
S2	0	S1 AND IC-G06F?
S3	5	S1 AND NETWORK?

File 347:JAPIO Oct 1976-2003/Mar(Updated 030703)
(c) 2003 JPO & JAPIO

File 348:EUROPEAN PATENTS 1978-2003/Jul W02
(c) 2003 European Patent Office

File 349:PCT FULLTEXT 1979-2002/UB=20030717,UT=20030710
(c) 2003 WIPO/Univentio

File 350:Derwent WPIX 1963-2003/UD,UM &UP=200345
(c) 2003 Thomson Derwent

3/TI/1 (Item 1 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

INTERACTIVE COMPUTERIZED PERFORMANCE SUPPORT SYSTEM AND METHOD
SYSTEME ET PROCEDE INFORMATIQUE INTERACTIF DE SOUTIEN A LA PERFORMANCE

3/TI/2 (Item 2 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

RADIATION MODULATING APPARATUS AND METHODS THEREFOR
PROCEDES ET APPAREIL DE MODULATION DE RAYONNEMENT

3/TI/3 (Item 3 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

TRANSCIVER ASSEMBLY
ENSEMBLE TRANSDUCTEUR

3/TI/4 (Item 4 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

AN INSPECTION SYSTEM FOR A CONDUIT
SYSTEME D'INSPECTION D'UN CONDUIT

3/TI/5 (Item 1 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

Inspection system for conduit esp. storm and sewers - uses sonar and
laser scanning together with position and orientation detectors to
identify and locate defects with aid of signal processor

3/5/1. (Item 1 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

01028601 **Image available**

INTERACTIVE COMPUTERIZED PERFORMANCE SUPPORT SYSTEM AND METHOD
SYSTEME ET PROCEDE INFORMATIQUE INTERACTIF DE SOUTIEN A LA PERFORMANCE

Patent Applicant/Assignee:

MOBILE PRODUCTIVITY INC, 1280 Bison Avenue, B9-499, Newport Beach, CA
92660, US, US (Residence), US (Nationality), (For all designated states
except: US)

Patent Applicant/Inventor:

ROGERS Kevin B , 1280 Bison Avenue, B9-499, Newport Beach, CA 92660, US,
US (Residence), US (Nationality), (Designated only for: US

Legal Representative:

HUNT Dale C (agent), Knobbe, Martens, Olson & Bear, LLP, 2040 Main
Street, 14th Floor, Irvine, CA 92614, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200358581 A1 20030717 (WO 0358581)

Application: WO 2002US41842 20021230 (PCT/WO US0241842)

Priority Application: US 2001346436 20011228

Designated States: AE AG AL AM AT (utility model) AT AU AZ BA BB BG BR BY

BZ CA CH CN CO CR CU CZ (utility model) CZ DE (utility model) DE DK

(utility model) DK DM DZ EC EE (utility model) EE ES FI (utility model)

FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU

LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SC SD SE SG SK

(utility model) SK SL TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SI SK
TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G09B-011/00

Publication Language: English

Filing Language: English

English Abstract

An interactive computerized support system provides performance support using a remote user device connected via a **network** to a database having multiple objects stored as knowledge clusters. User tasks are organized according to a process model having one or more sub-tasks. The knowledge required to perform each of the tasks is organized according to a reference information model that includes the data and information that correlates with a particular task in the process model. Knowledge clusters are generated to represent fundamental building blocks of knowledge accessible through the reference information model. Server side hardware interfaces to the **network** and receives user device requests (810) for data and retrieves the process model data (820), reference information model data (870), and knowledge clusters (850) and links the information together and transmits the information to the user device for display (830, 860, 880, 890).

French Abstract

L'invention concerne un systeme support interactif informatise de soutien a la performance mis en oeuvre au moyen d'un dispositif utilisateur distant connecte, via un reseau, a une base de donnees dans laquelle sont stockes de multiples objets stockes en tant que grappes de connaissance. Les taches utilisateur sont organisees selon un modele de processus comportant une ou plusieurs sous-taches. La connaissance requise pour realiser chacune des taches est organisee selon un modele d'information de reference qui comprend les donnees et l'information correlees avec une tache particuliere dans le modele de processus. Les grappes de connaissance sont generees afin de représenter des blocs de construction fondamentaux de connaissance accessible au moyen du modele d'information de reference. Le materiel cote serveur est en interface avec le reseau et recoit des requetes de dispositif utilisateur (810) concernant des donnees et rapatrie les donnees du modele de processus (820), les donnees du modele d'information de reference (870) et des grappes de connaissance

(850), puis lie ensemble les informations et les transmet au dispositif utilisateur aux fins d'affichage (830, 860, 880, 890).

Legal Status (Type, Date, Text)

Publication 20030717 A1 With international search report.

Set	Items	Description
S1	2	'DILSAVER'
S2	9	AU='ROGERS, KEVIN':AU='ROGERS, KEVIN M.'
S3	0	AU=((DILSAVER, E? OR DILSAVER E?) AND (ROGERS, K? OR ROGERS K?))
S4	11	S1 OR S2
File	2:INSPEC 1969-2003/Jul W1	(c) 2003 Institution of Electrical Engineers
File	6:NTIS 1964-2003/Jul W3	(c) 2003 NTIS, Intl Cpyrght All Rights Res
File	8:EI Compendex(R) 1970-2003/Jul W1	(c) 2003 Elsevier Eng. Info. Inc.
File	34:SciSearch(R) Cited Ref Sci 1990-2003/Jul W2	(c) 2003 Inst for Sci Info
File	35:Dissertation Abs Online 1861-2003/Jun	(c) 2003 ProQuest Info&Learning
File	65:Inside Conferences 1993-2003/Jul W2	(c) 2003 BLDSC all rts. reserv.
File	92:IHS Intl.Stds.& Specs. 1999/Nov	(c) 1999 Information Handling Services
File	94:JICST-EPlus 1985-2003/Jul W1	(c)2003 Japan Science and Tech Corp(JST)
File	95:TEME-Technology & Management 1989-2003/Jun W5	(c) 2003 FIZ TECHNIK
File	99:Wilson Appl. Sci & Tech Abs 1983-2003/Jun	(c) 2003 The HW Wilson Co.
File	103:Energy SciTec 1974-2003/Jun B2	(c) 2003 Contains copyrighted material
File	144:Pascal 1973-2003/Jul W1	(c) 2003 INIST/CNRS
File	202:Info. Sci. & Tech. Abs. 1966-2003/Jun 30	(c) Information Today, Inc
File	233:Internet & Personal Comp. Abs. 1981-2003/May	(c) 2003 Info. Today Inc.
File	239:Mathsci 1940-2003/Sep	(c) 2003 American Mathematical Society
File	275:Gale Group Computer DB(TM) 1983-2003/Jul 18	(c) 2003 The Gale Group
File	434:SciSearch(R) Cited Ref Sci 1974-1989/Dec	(c) 1998 Inst for Sci Info
File	647:CMP Computer Fulltext 1988-2003/Jun W4	(c) 2003 CMP Media, LLC
File	674:Computer News Fulltext 1989-2003/Jul W2	(c) 2003 IDG Communications
File	696:DIALOG Telecom. Newsletters 1995-2003/Jul 17	(c) 2003 The Dialog Corp.

4/TI/1 (Item 1 from file: 8)
DIALOG(R)File 8:(c) 2003 Elsevier Eng. Info. Inc. All rts. reserv.

Title: In-cavity pressure sensors - Errors, robustness and some process insights

4/TI/2 (Item 2 from file: 8)
DIALOG(R)File 8:(c) 2003 Elsevier Eng. Info. Inc. All rts. reserv.

Title: Isolation and characterisation of symmetrical C//6//OMe//6, C//6//OMe//5Cl and C//6//OMe//5O//2OH, together with unsymmetrical C//6//OMe//5O//3H, C//6//OMe//5OOH, C//6//OMe//4PhO//2OH, and C//6//OMe//1//2; Fragmentation of methylfullerenols to C//5//8

4/TI/3 (Item 3 from file: 8)
DIALOG(R)File 8:(c) 2003 Elsevier Eng. Info. Inc. All rts. reserv.

Title: PIRAT - a system for quantitative sewer pipe assessment

4/TI/4 (Item 4 from file: 8)
DIALOG(R)File 8:(c) 2003 Elsevier Eng. Info. Inc. All rts. reserv.

Title: Climbing robot with continuous motion

4/TI/5 (Item 5 from file: 8)
DIALOG(R)File 8:(c) 2003 Elsevier Eng. Info. Inc. All rts. reserv.

Title: NATIONAL CONFERENCE ON FLUID POWER, VOLUME 26, 28TH ANNUAL MEETING, PROCEEDINGS, 1972.

4/TI/6 (Item 1 from file: 34)
DIALOG(R)File 34:(c) 2003 Inst for Sci Info. All rts. reserv.

Title: Bipolar OCD : Confirmatory results in two populations of OCD association members versus non-members

4/TI/7 (Item 1 from file: 35)
DIALOG(R)File 35:(c) 2003 ProQuest Info&Learning. All rts. reserv.

HABITAT USE BY LARGEMOUTH BASS AND NORTHERN PIKE ON THE ROCKY MOUNTAIN ARSENAL, COLORADO (SUPERFUND SITE)

4/TI/8 (Item 2 from file: 35)
DIALOG(R)File 35:(c) 2003 ProQuest Info&Learning. All rts. reserv.

THE RECENT EXPANSION OF NONTRADITIONAL ACTIVITIES AT UNITED STATES COMMERCIAL BANKS: A THEORETICAL AND EMPIRICAL ANALYSIS (COST EFFICIENCY)

4/TI/9 (Item 1 from file: 99)
DIALOG(R)File 99:(c) 2003 The HW Wilson Co. All rts. reserv.

PIRA--TA System for Quantitative Sewer Pipe Assessment

4/TI/10 (Item 1 from file: 239)
DIALOG(R)File 239:(c) 2003 American Mathematical Society. All rts. reserv.

Facts and conjectures about fullerene graphs: leapfrog, cylinder and Ramanujan fullerenes.

Algebraic combinatorics and applications (Gossweinstein, 1999)

4/TI/11 (Item 1 from file: 674)
DIALOG(R)File 674:(c) 2003 IDG Communications. All rts. reserv.

Dodge fights for slot in client/server arena
Market Update

Set	Items	Description
S1	1829773	CENTRAL OR PRIMARY OR PRIME OR MAIN OR DOMINANT
S2	23703	PORTAL OR WEB() (SITE? OR PAGE?) OR WEBSITE? OR WEBPAGE? OR HOME() PAGE? OR HOMEPAGE? OR POINT() ENTRY
S3	982014	EMPLOYEE? OR USER? OR SUBMITTING() (PARTY OR PARTIES) OR INDIVIDUAL? OR PERSON? OR CLIENT?
S4	667438	(THIRD OR 3RD) () (PARTY OR PARTIES) OR OUTSIDE OR OUT() SIDE OR CUSTOMER? OR PATRON?
S5	4319873	RECEIV??? OR (TAKE OR LET) () "IN" OR ADMIT? OR WELCOM? OR ACCEPT? OR READ OR READING OR DOWNLOAD? OR UPLOAD? OR (DOWN OR UP) () LOAD? OR WRITING OR WRITE? ? OR OBTAIN?
S6	1998983	SUGGESTION? OR IDEA? OR RECOMMEND? OR THOUGHT? OR OPINION? OR PROPOSAL? OR INPUT? OR ESP OR ESPS OR INNOVATION?
S7	2753912	POLICIES OR PROCEDURES OR FACILITIES OR EQUIPMENT OR MATERIALS OR PRODUCTS OR SERVICES OR WORKING() CONDITION?
S8	4321241	ZONE? OR DIVISION? OR AREA? OR REGION? OR PLACE? OR SECTION? OR ADDRESS? OR DESTINATION?
S9	1329192	KEYWORD? OR WORD? OR TERM? OR ITEM? OR DESCRIPTOR? OR SUBJECT() HEADING? OR TOPIC?
S10	175	(PEER? OR COWORKER? OR CO() WORKER? OR EQUAL? OR COLLEAGUE? -) (2N) (REVIEW? OR EVALUATION? OR COMMENT? ? OR CRITIQUE? OR COMMENTAR? OR STUDY? OR STUDIES OR INSPECTION?)
S11	2587261	SEND? OR TRANSMIT? OR TRANSFER? OR TRANSMISSION
S12	228	S1 (2N) S2
S13	21	S12 AND S5 AND S6
S14	109807	S5 (3N) S6
S15	373	S2 AND S5 AND S14
S16	37346	S3 (3N) S6
S17	138	S15 AND S16
S18	39	S17 AND S9
S19	0	S16 AND S11 AND S10
S20	0	S16 AND S10
S21	41	S6 AND S10
S22	6339	S4 (2N) S6
S23	500	S22 AND S11 AND S8
S24	0	S23 AND S12
S25	5	S23 AND S2
S26	84	S18 OR S21 OR S25
S27	55	S26 AND IC=(G06F? OR H04L?)
S28	39	S27 AND IC=(G06F-017? OR H04L-012?)
S29	7	S26 AND MC=(T01-H07C1 OR T01-J05A1 OR T01-J05A2 OR T01-M02-A1B OR T01-S01B)

S30 ~~42~~ ~~S28 OR S29~~

File 347: JAPIO Oct 1976-2003/Mar (Updated 030703)

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File 350: Derwent WPIX 1963-2003/UD,UM &UP=200346

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30/5/8 (Item 8 from file: 347)
DIALOG(R) File 347:JAPIO
(c) 2003 JPO & JAPIO. All rts. reserv.

07063267 **Image available**
VOTE TOTALIZING METHOD

PUB. NO.: 2001-290905 [JP 2001290905 A]
PUBLISHED: October 19, 2001 (20011019)
INVENTOR(s): SHIMIZU KOICHI
APPLICANT(s): SHIMIZU KOICHI
HISHII KATSUAKI
APPL. NO.: 2000-107651 [JP 2000107651]
FILED: April 10, 2000 (20000410)
INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To provide a vote totalizing method which uses a communication network like the Internet and has a high utility value.

SOLUTION: Information of vote objects is held in a server, and authentication information is checked to discriminate whether a user operating an information **terminal** is a legal voter or not; and if this user is a legal voter, information of a specific **home page** required for voting is provided for the information **terminal** of this user, and the user is permitted to vote, and one or more predetermined vote **inputs** of only the **user** permitted to use are **accepted**, and it is discriminated whether the number of vote **inputs accepted** from each **user** is equal to or smaller number than a previously permitted number of times or not. If it is equal to or smaller than the previously permitted number of times, the number of votes **obtained** of a specific vote object which is held in the server is updated in accordance with a pertinent vote input; and when it is a predetermined vote closing date, **acceptance** of vote is **terminated**, and a vote result is specified in accordance with the number of votes **obtained** of each vote object which the server holds, to output information on the vote result.

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30/5/9 (Item 9 from file: 347)
DIALOG(R) File 347:JAPIO
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06397204 **Image available**
DATA ANALYZING DEVICE AND METHOD AND STORAGE MEDIUM

PUB. NO.: 11-338855 [JP 11338855 A]
PUBLISHED: December 10, 1999 (19991210)
INVENTOR(s): YAMAKAWA HIROSHI
OKADA HIROYUKI
WATABE NOBUO
APPLICANT(s): FUJITSU LTD
APPL. NO.: 10-139831 [JP 98139831]
FILED: May 21, 1998 (19980521)
INTL CLASS: G06F-017/18

ABSTRACT

PROBLEM TO BE SOLVED: To extract the data which are related to each other out of the data to which feature quantity is corresponding with a combination secured between the feature quantity and an event by preparing a means which extracts plural pieces of partial data whose **evaluation** value are **equal** to the extreme value against the combination changes of both the feature quantity and the event.

SOLUTION: A CPU 70 which executes the instruction of a program is connected to a bus 78 and carries on its processing while exchanging the data with other devices. The bus 78 is connected to a ROM 71, a RAM 72, a

communication interface 73, a storage 74, a storage medium reading device 75 and an **input** /output device 77. The CPU 70 extracts a plurality of partial data whose **evaluation** value are **equal** to the extreme value against the combination changes of both feature quantity and event. In such a constitution, the data which are related to each other can be extracted out of the blindly collected data as a partial set where the type of feature quantity of the data is combined with an event indicates the relationship.

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30/5/20 (Item 11 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014675856 **Image available**
WPI Acc No: 2002-496560/200253
XRPX Acc No: N02-393124

Project idea information site provision system in internet, displays ideas proposed by users , based on votes received for ideas , volunteers ready to work on specific idea and users ready to provide financial assistance

Patent Assignee: SAKAIUCHI T (SAKA-I); SAKAIUCHI Y (SAKA-I); TAKABATAKE H (TAKA-I)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002163439	A	20020607	JP 2000357032	A	20001124	200253 B

Priority Applications (No Type Date): JP 2000357032 A 20001124

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 2002163439	A	14	G06F-017/60	

Abstract (Basic): JP 2002163439 A

NOVELTY - Information relevant to several ideas for a project are **received** from user **terminals** (1). A management server (2) **receives** voting information corresponding to each of the ideas for the project, information from volunteers ready to work on specific **ideas** and information from **user** ready to provide financial assistance to specific **ideas** . The **received** information are totaled and arranged and a list is displayed on a **web page** .

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for project idea information site provision method.

USE - For implementing project based on an **idea** proposed by **user**

ADVANTAGE - The idea for implementing the project is selected after **receiving** the votes for all ideas, information on workers ready to work on the project, financial assistance for the project, hence the problems faced during implementation of project is reduced.

DESCRIPTION OF DRAWING(S) - The figure shows the outline block diagram of the project idea information provision system. (Drawing includes non-English language text).

User **terminals** (1)

Server (2)

pp; 14 DwgNo 1/13

Title Terms: PROJECT; INFORMATION; SITE; PROVISION; SYSTEM; DISPLAY;
PROPOSED; USER; BASED; VOTE; **RECEIVE** ; READY; WORK; SPECIFIC; USER;
READY; FINANCIAL; ASSIST

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

International Patent Class (Additional): **G06F-013/00**

File Segment: EPI

30/5/35 (Item 26 from file: 350)

DIALOG(R)File 350:Derwent WPIX
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013782265 **Image available**
WPI Acc No: 2001-266476/200128
XRPX Acc No: N01-190592

**Managing employee ideas / proposals method in client /server system
to create standardized quality business proposals**

Patent Assignee: BRAINBANK INC (BRAI-N); LAURIN A P C (LAUR-I); STE-MARIE K
S J (STEM-I)

Inventor: LAURIN A P C; STE-MARIE K S J

Number of Countries: 002 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
CA 2280372	A1	20010120	CA 2280372	A	19990817	200128 B
US 20020107722	A1	20020808	US 99144877	A	19990720	200254
			US 99375401	A	19990817	
			US 200244779	A	20020110	

Priority Applications (No Type Date): US 99144877 P 19990720; US 99375401 A
19990817; US 200244779 A 20020110

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
CA 2280372	A1	E 153	H04L-012/16	
US 20020107722	A1		G06F-017/60	Provisional application US 99144877

CIP of application US 99375401

Abstract (Basic): CA 2280372 A1

NOVELTY - An automated **employee idea manager server receives**
the **proposal** in electronic form, records a unique submission
identifier and a matching identifier for communicating with the
employee or employer, provides the proposal with the submission
identifier without revealing matching identifier e.g. e-mail address on
the corporate intranet.

DETAILED DESCRIPTION - Standardized forms and templates are
provided to aid employee **itemize** the status quo of a process,
calculate and display net financial benefit to the organization as well
as pay-out to idea's author, and has software interfaces to allow
evaluators, decision-makers and implementers respond to requests, an
internal messaging hyperlink on the footer of every **web page** is
provided.

USE - For managing **employee ideas / proposals** .

ADVANTAGE - The identity of the **employee** suggesting the **proposal**
is not revealed whilst being evaluated.

DESCRIPTION OF DRAWING(S) - The figure shows schematic block
diagram of the **employee suggestion management client /server**
system.

pp; 153 DwgNo 1/1

Title Terms: MANAGE; EMPLOY; METHOD; CLIENT; SERVE; SYSTEM; STANDARD;
QUALITY; BUSINESS

Derwent Class: T01

International Patent Class (Main): G06F-017/60 ; H04L-012/16

International Patent Class (Additional): G06F-017/60

File Segment: EPI

Set	Items	Description
S1	720183	CENTRAL OR PRIMARY OR PRIME OR MAIN OR DOMINANT
S2	30264	PORTAL OR WEB() (SITE? OR PAGE?) OR WEBSITE? OR WEBPAGE? OR HOME() PAGE? OR HOMEPAGE? OR POINT() ENTRY
S3	707443	EMPLOYEE? OR USER? OR SUBMITTING() (PARTY OR PARTIES) OR INDIVIDUAL? OR PERSON? OR CLIENT?
S4	373034	(THIRD OR 3RD)() (PARTY OR PARTIES) OR OUTSIDE OR OUT() SIDE OR CUSTOMER? OR PATRON?
S5	1133795	RECEIV??? OR (TAKE OR LET)() "IN" OR ADMIT? OR WELCOM? OR ACCEPT? OR READ OR READING OR DOWNLOAD? OR UPLOAD? OR (DOWN OR UP)() LOAD? OR WRITING OR WRITE? ? OR OBTAIN?
S6	544452	SUGGESTION? OR IDEA? OR RECOMMEND? OR THOUGHT? OR OPINION? OR PROPOSAL? OR INPUT? OR ESP OR ESPS OR INNOVATION?
S7	849755	POLICIES OR PROCEDURES OR FACILITIES OR EQUIPMENT OR MATERIALS OR PRODUCTS OR SERVICES OR WORKING() CONDITION?
S8	1313731	ZONE? OR DIVISION? OR AREA? OR REGION? OR PLACE? OR SECTION? OR ADDRESS? OR DESTINATION?
S9	870935	KEYWORD? OR WORD? OR TERM? OR ITEM? OR DESCRIPTOR? OR SUBJECT() HEADING? OR TOPIC?
S10	818	(PEER? OR COWORKER? OR CO() WORKER? OR EQUAL? OR COLLEAGUE? -) (2N) (REVIEW? OR EVALUATION? OR COMMENT? ? OR CRITIQUE? OR COMMENTAR? OR STUDY? OR STUDIES OR INSPECTION?)
S11	896217	SEND? OR TRANSMIT? OR TRANSFER? OR TRANSMISSION
S12	841	S1 (2N) S2
S13	59	S12 (S) S5 (S) S6
S14	102770	S5 (3N) S6
S15	1041	S2 (S) S14
S16	44214	S3 (3N) S6
S17	44	S12 (S) S16
S18	463	S15 (S) S16
S19	109	S6 (S) S10
S20	10497	S16 (S) S9
S21	15	S20 (S) S12
S22	80	S13 OR S17 OR S21
S23	65	S22 AND IC=(G06F? OR H04L?)
S24	48	S23 AND IC=(G06F-017? OR H04L-012?)
S25	4512	S4 (2N) S6
S26	188	S15 (S) S11 (S) S8
S27	4	S26 (S) S12
S28	1	S27 NOT S24

File 348:EUROPEAN PATENTS 1978-2003/Jul W02

(c) 2003 European Patent Office

File 349:PCT FULLTEXT 1979-2002/UB=20030717,UT=20030710

(c) 2003 WIPO/Univentio

...storage/transport provider. An interactive on line network according to claim 20 wherein at least one consumer obtains on line access to information on products provided by said retailers. An interactive on line network according...said first country. An interactive on line network according to claim 28 wherein at least one consumer obtains in line access to information on products provided by said retailers. An interactive on line network according...

...least a third website. An interactive network according to claim 1 wherein, each said participant has an input terminal (inverted exclamation mark) which may be a personal computer which is interfaced into said first web...

...the internet, the network including a plurality of remote data entry terminals accessible to remote participants;
a central host website;
a communication link between said host website and said plurality of remote data entry terminals wherein said...

...therein which is compiled from an unlimited number of data sets created by and transmitted to said central web site by each remote participant; the system further comprises means for evaluating data transmitted from each remote participant...

...site by each remote participant;
wherein a participant is classified according to the nature of the data received from said remote participant in order to assign a membership status; the system further comprising a second...

24/5,K/23 (Item 15 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
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00848550 **Image available**

SYSTEM AND METHOD FOR COLLABORATIVE INDIVIDUAL BENCH MARKING
SYSTEME ET PROCEDE POUR L'ETABLISSEMENT DE POINTS DE REFERENCE INDIVIDUELS COLLABORATIFS

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200182171 A1 20011101 (WO 0182171)
Application: WO 2001US11730 20010425 (PCT/WO US0111730)
Priority Application: US 2000199388 20000425

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR
KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE
SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60
Publication Language: English

Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 8384

English Abstract

The invention provides a novel system (3), method and database (4) for comparative analysis of a user's (1) performance relative to other persons in the same personal affinity group of cross-comparisons between personal affinity groups. The system (3) and method advise the user with prescriptions, including available products and services, for improving the user's personal effectiveness based upon the results of the analysis of the values of the person's benchmarks. The database (4) stores information identifying each user and their personal bench mark information, and user ratings of improvement-solutions correlated to benchmarks.

French Abstract

L'invention concerne des nouveaux systeme (3), procede et base de donnees (4) pour l'analyse comparative des performances (1) d'un utilisateur par rapport a d'autres personnes faisant partie du meme groupe d'affinites personnelles ou a des comparaisons croisees entre des groupes d'affinites personnelles. Les systeme (3) et procede de l'invention permettent de conseiller l'utilisateur avec des prescriptions, dont des produits et des services, destines a ameliorer l'efficacite personnelle de l'utilisateur en fonction des resultats de l'analyse des valeurs des points de reference de la personne. La base de donnee (4) contient des informations identifiant chaque utilisateur, les informations de reference personnelles s'y rapportant et les evaluations des solutions d'amelioration correlees a des points de reference.

Legal Status (Type, Date, Text)

Publication 20011101 A1 With international search report.
Examination 20020321 Request for preliminary examination prior to end of 19th month from priority date
Examination 20020502 Request for preliminary examination prior to end of 19th month from priority date

Main International Patent Class: G06F-017/60

Fulltext Availability:
Detailed Description

Detailed Description

... site in which the user finks from one of links in step 1 1 from some other **Web site** to the **main** page for the welcome center 13. In step 13, from the welcome center, the user preferably (by...

...the bench marking center. In step 15, at the bench marking center in step 15 where the **user** enters bench mark **input** data on the **user** 's company, **obtains** bench mark, output data on the user's -locompany (Le., values for bench marks), **obtains** prescriptions for the user's company based upon the bench mark output data. In step 16, at...

24/5,K/27 (Item 19 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00833787 **Image available**

COLLABORATIVE BENCH MARK BASED DETERMINATION OF BEST PRACTICES
DETERMINATION DES MEILLEURS PRATIQUES SUR LA BASE D'ANALYSES COMPARATIVES
EN COLLABORATION

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Arlington, VA 22202, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200167342 A1 20010913 (WO 0167342)
Application: WO 2001US4948 20010307 (PCT/WO US0104948)
Priority Application: US 2000187703 20000307; US 2000556787 20000425; US
2000215076 20000630

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 11227

English Abstract

This invention provides a novel system and method for bench marking (3) an industry affinity group member against other comparable members, by efficiently gathering information characterizing each member, calculating indicators for each member based upon the data characterizing each member, by comparing the values for the indicators for one member to values for indicators for similar members, and by providing to a user (4) the results of the comparison, and it provides a novel database of information including company (5) information and associated employee status information. In addition, the invention provides means for automatically identifying, offering and selling member improvement products and services to the user (4) based upon the bench mark comparisons. Also available is a peer group forum enabling the user to get self help improvements.

French Abstract

La presente invention concerne un systeme et un procede d'analyses comparatives (3) entre membres d'un groupe d'affinites professionnelles par rapport a d'autres membres comparables. A cet effet, on recueille de l'information caracterisant chaque membre, et on calcule des indicateurs pour chaque membre en fonction des donnees caracterisant chaque membre. On compare ensuite les valeurs attribuees aux indicateurs d'un membre aux valeurs attribuees aux indicateurs de membres similaires, et on fournit a un utilisateur (4) les resultats de la comparaison, ce qui donne une nouvelle base de donnees d'information incluant l'information d'entreprise (5) et l'information sur l'etat du personnel associe. En outre, l'invention donne des moyens pour identifier automatique, offrir et vendre aux utilisateurs (4) des produits et services de perfectionnement des membres sur la base des comparaisons de l'analyse comparative. L'invention concerne egalement un forum de groupe de pairs permettant a l'utilisateur d'obtenir des ameliorations dans l'auto-assistance.

Legal Status (Type, Date, Text)

Publication 20010913 A1 With international search report.

Examination 20011220 Request for preliminary examination prior to end of

19th month from priority date
Correction 20021024 Corrected version of Pamphlet: pages 1/28-28/28,
drawings, replaced by new pages 1/38-38/38; due to
late transmittal by the receiving Office
Republication 20021024 A1 With international search report.

Main International Patent Class: G06F-017/60
Fulltext Availability:
Detailed Description

Detailed Description

... site in which the user links from one of links in step 11 from some other Web site to the main page for the welcome center 13. (The links 11 are the computer analog of salesmen in a brick and mortar store.) In step 13, from the welcome center, the user preferably (by clicking appropriate links on pages served to the client computer 1) navigates...

...150, the user chooses (by clicking appropriate links on pages served to the client computer 1) to obtain bench mark analysis or business practice analysis. In step 15, at the bench marking center in step 15 where the user enters bench mark input data on the user's company, obtains bench mark output data on the user's company (i.e., values for bench marks), obtains prescriptions for the user's company based upon the bench mark output data.

In step 160, at...

24/5,K/29 (Item 21 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00831912 **Image available**

METHOD, SYSTEM AND COMPUTER READABLE MEDIUM FOR WEB SITE ACCOUNT AND
E-COMMERCE MANAGEMENT FROM A CENTRAL LOCATION
PROCEDE, SYSTEME ET SUPPORT LISIBLE PAR UN ORDINATEUR POUR COMPTE DE SITE
WEB ET GESTION DE COMMERCE ELECTRONIQUE A PARTIR D'UNE IMPLANTATION
CENTRALE

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200165511 A2-A3 20010907 (WO 0165511)
Application: WO 2001US6498 20010301 (PCT/WO US0106498)
Priority Application: US 2000186303 20000301; US 2000191550 20000323; US
2000627792 20000727

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G07F-019/00

International Patent Class: G06F-017/60 ; G06F-001/00
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 25247

English Abstract

A method, system and computer readable medium for, from a central Web site, performing at least one of registering a user at a destination Web site, logging in a user at a destination Web site, and managing an online financial transaction a destination Web site, including parsing a form Web page of the destination Web site to extract form data fields therefrom; mapping form data fields of a central Web site form to corresponding extracted form data fields of the form Web page of the destination Web site; and using the mapped form data fields to perform at least one of registering a user at the destination Web site, logging in a user at the destination Web site, and managing an online financial transaction of a user at the destination Web site. In another aspect, there is provided a method, system and computer readable medium for managing an online or offline financial transaction of a user, from a central Web site, including generating financial transaction account information for a user based on existing credit or debit card information; gathering from the user one or more limits that are applied to a financial transaction performed based on the financial transaction account information; receiving information indicating that an online or offline financial transaction using the financial transaction account information is in progress, from a source; applying the one or more limits gathered from the user to approve or disapprove the online or offline or online financial transaction that is in progress; and transmitting an approval or disapproval signal to the source based on a result of the applying step.

French Abstract

L'invention concerne un procede, un systeme et un support lisible par un ordinateur a partir d'un site Web central, permettant d'effectuer au moins un enregistrement d'un utilisateur au niveau d'un site Web de destination, cet utilisateur entrant en communication au niveau dudit site Web de destination, et de gerer une transaction financiere en ligne au niveau de ce site Web de destination. Ledit procede consiste a analyser une page Web de formulaire de site Web de destination afin d'en extraire des champs de donnees de formulaire; a etablir une correspondance entre des champs de donnees de formulaire d'un formulaire de site Web central et des champs de donnees de formulaire extraits de la page Web du formulaire du site Web de destination; a utiliser les champs de donnees de formulaire mis en correspondance pour effectuer au moins un enregistrement d'utilisateur au niveau du site Web de destination, ledit utilisateur entrant en communication au niveau de ce site Web de destination, et a gerer une transaction financiere en ligne au niveau du site Web de destination. Selon un autre mode de realisation, l'invention concerne un procede, un systeme et un support lisible par un ordinateur permettant de gerer une transaction financiere d'utilisateur en ligne et hors ligne, a partir d'un site Web central, et notamment de generer des informations de compte de transaction financiere pour un utilisateur basees sur des informations de carte de credit ou de debit existante; de faire determiner a un utilisateur au moins une limite appliquee a une transaction financiere executee a partir des informations de compte de transaction financiere; de recevoir des informations indiquant que la transaction en ligne ou hors ligne utilisant les informations de compte de transaction financiere est en cours a partir d'une source; d'appliquer la limite determinee par l'utilisateur pour autoriser ou refuser la transaction en ligne ou hors ligne en cours; et de transmettre un signal d'autorisation ou de refus a la source en fonction du resultat de la phase d'application.

Legal Status (Type, Date, Text)

Publication 20010907 A2 Without international search report and to be
 republished upon receipt of that report.
 Examination 20011213 Request for preliminary examination prior to end of
 19th month from priority date
 Search Rpt 20020425 Late publication of international search report
 Republication 20020425 A3 With international search report.
 Search Rpt 20020425 Late publication of international search report
 Claim Mod 20020523 Later publication of amended claims under Article 19
 received: 20020221
 Republication 20020523 A3 With international search report.
 Republication 20020523 A3 With amended claims.

International Patent Class: G06F-017/60 ...

... G06F-001/00

Fulltext Availability:
 Detailed Description

Detailed Description

... the user's personal Web page and the central Web site registers the
 user at the respective Web site .

The central Web site transmits the data from the user's
 registration form to the Web sites that the user chooses and dynamically
 generates links to those Web sites in the user's personal Web page .
 The central Web site automatically sends the user's login
 information to the selected Web sites and automatically connects the user
 ...

...of the user's selected Web site, without having to enter any login
 information. In addition, the central Web site also allows a user
 to create links for sites at which the user is already registered. This
 is accomplished by allowing the user to input and store the existing
 user information for the registered Web sites at the central Web
 site location, by means of, for example, an online form including fields
 for storing the existing user information...

...user information, such as usemaines, passwords, credit/debit card
 account numbers, demographic information, etc., stored at the central
 Web site location. The operation of the above-noted
 invention will now be described, with reference to Figures 1...

...a user at any of a plurality of Web sites, for which the form data has
 been obtained , as will be later discussed. The system may reside and
 operate on standard computer hardware, as is...

...as a Web server, users of the form management system do not have to be
 at the central Web site to ...shows/lists the available forms and
 allows the user to view the forms. The user (or the central Web site
) then decides which one of the forms to catalog in catalog form 112, for
 example, implemented as...the tag it is entered as null. In this case
 value = null. So in this way the central Web site has form data to
 enter. In other words, the central Web site has obtained a form
 URL, which is required to get the corresponding HTML data from a Web
 site .

The central Web site has parses the "action" field of the form. In
 this case, action "/cgi-bin/program.cgi". Accordingly...include a
 preliminary activation feature for the online/offline credit/debit card
 account via an activation code input by the user and matched against
 a corresponding activation code stored at the central Web site , as
 will be appreciated by those skilled in the relevant art(s).

Although the present invention is...

DIALOG(R)File 349:PCT FULLTEXT
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00488451 **Image available**

**INTEGRATED CUSTOMER INTERFACE FOR WEB BASED COMMUNICATIONS NETWORK
MANAGEMENT**

**INTERFACE CLIENT INTEGREE POUR LA GESTION DE RESEAUX DE COMMUNICATIONS
BASES SUR LE WEB**

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Patent and Priority Information (Country, Number, Date):

Patent: WO 9919803 A1 19990422

Application: WO 98US20173 19980925 (PCT/WO US9820173)

Priority Application: US 9760655 19970926

Designated States: AU BR CA JP MX SG AT BE CH CY DE DK ES FI FR GB GR IE IT
LU MC NL PT SE

Main International Patent Class: **G06F-013/00**

International Patent Class: **G06F-017/30**

Publication Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 90769

English Abstract

A web-based, integrated customer interface system (30) for enabling customer management of their communication network assets. A web-based GUI (20) enables a customer to interact with one or more network management resources and telecommunication services. The integrated interface system (30) includes: 1) a customer's network report management; 2) a centralized in-box system for online notifications to client workstation; 3) a real-time network services monitoring system; 4) broadband system for presenting physical and logical views of data networks and performance information; 5) a toll-free network management system enabling customization of 800/8xx toll free number routing; 6) Outbound Network Management (ONM); 7) packet-switched events monitoring; 8) a trouble ticket tool; 9) web-based invoice reporting for access to billing information; 10) web-based call manager; 11) on-line order entry and administrative service; 12) system for handling security and authentication.

French Abstract

Cette invention se rapporte a un systeme d'interface client integree (30) basee sur le Web, qui est concu pour permettre a des clients de gerer leurs avoirs sur des reseaux de communication. A cet effet, une interface utilisateur graphique (GUI) (20) basee sur le Web permet a un client d'interagir avec une ou plusieurs ressources de gestion de reseau et avec un ou plusieurs services de telecommunications. Ce systeme d'interface integree (30) comprend: 1) une fonction de gestion de rapports reseau du client; 2) un systeme de corbeille d'arrivee centralise pour les notifications en ligne adressees a la station de travail client; 3) un systeme de surveillance des services de reseau en temps reel; 4) un systeme a bande large servant a presenter des vues

physiques et logiques des reseaux de donnees et des informations sur les performances; 5) un systeme de gestion de reseau gratuit, permettant la personnalisation de l'acheminement des numeros gratuits du type 800/8xx; 6) une fonction de gestion de reseau de transmissions sortantes (ONM); 7) une fonction de surveillance des evenements a commutation par paquets; 8) un outil de gestion des appels de depannage; 9) une fonction de rapport sur les factures basee sur le Web et permettant l'accès aux informations de facturation; 10) un gestionnaire d'appels base sur le Web; 11) un service d'administration et d'entree des commandes en ligne; 12) et un systeme de gestion de la securite et de l'authentification.

Main International Patent Class: **G06F-013/00**

International Patent Class: **G06F-017/30**

Fulltext Availability:

Detailed Description

Detailed Description

... order entry component of the

nMCI Interact system;

Figure 8 is an input process flow diagram, illustrating **inputs** to the StarOE order entry component of the nMCI Interact system;

Figure 9 is an output process...interacting with customers at the front-end side.

When a customer launches the StarOE

application from the **home page**, the **main** window as illustrated in Figure 16, is presented. From this main window 1500, a customer may select...services requests that arrive from the GUI

front-end. If the errors are found in the metadata **input**, the RM 250 will return an error message to the requesting client. If the metadata passes the...sent by the report requestor 212 to validate the message. If errors are found in the Metadata **input**, the RM will return an error message to the requesting client. If the Metadata passes the validation...from one of the lists.

Furthermore, with respect to the report menu option 2742 provided in the **main web page** display of Figure 29(a), users are enabled to inquire on their respective inventory for CPNs, Calling Cards, Dialing Plans, and ID Code Sets. The ONM system will display a respective "Retrieve" **item** from inventory, e.g., selection of report option for CPNs enables the display of the Retrieve CPNs...who is presented with the Broadband main display screen, as indicated at step 952. An exemplary Broadband **web - page** BB Main Display screen 1720 is shown in Figure 34(a) which presents a variety of user-selectable Broadband...

Set	Items	Description
S1	7343	CENTRAL OR PRIMARY OR PRIME OR MAIN OR DOMINANT
S2	13580	PORTAL OR WEB() (SITE? OR PAGE?) OR WEBSITE? OR WEBPAGE? OR HOME() PAGE? OR HOMEPAGE? OR POINT() ENTRY
S3	65332	EMPLOYEE? OR USER? OR SUBMITTING() (PARTY OR PARTIES) OR INDIVIDUAL? OR PERSON? OR CLIENT?
S4	18729	(THIRD OR 3RD) () (PARTY OR PARTIES) OR OUTSIDE OR OUT() SIDE OR CUSTOMER? OR PATRON?
S5	18317	RECEIV??? OR (TAKE OR LET) () "IN" OR ADMIT? OR WELCOM? OR ACCEPT? OR READ OR READING OR DOWNLOAD? OR UPLOAD? OR (DOWN OR UP) () LOAD? OR WRITING OR WRITE? ? OR OBTAIN?
S6	10443	SUGGESTION? OR IDEA? OR RECOMMEND? OR THOUGHT? OR OPINION? OR PROPOSAL? OR INPUT? OR ESP OR ESPS OR INNOVATION?
S7	44064	POLICIES OR PROCEDURES OR FACILITIES OR EQUIPMENT OR MATERIALS OR PRODUCTS OR SERVICES OR WORKING() CONDITION?
S8	20700	ZONE? OR DIVISION? OR AREA? OR REGION? OR PLACE? OR SECTION? OR ADDRESS? OR DESTINATION?
S9	16620	KEYWORD? OR WORD? OR TERM? OR ITEM? OR DESCRIPTOR? OR SUBJECT() HEADING? OR TOPIC?
S10	54	(PEER? OR COWORKER? OR CO() WORKER? OR EQUAL? OR COLLEAGUE? -) (2N) (REVIEW? OR EVALUATION? OR COMMENT? ? OR CRITIQUE? OR COMMENTAR? OR STUDY? OR STUDIES OR INSPECTION?)
S11	11153	SEND? OR TRANSMIT? OR TRANSFER? OR TRANSMISSION
S12	837	S3 (2N) S6
S13	112	S4 (2N) S6
S14	200	S12 AND S5
S15	0	S14 AND S11 AND S10
S16	0	S14 AND S10
S17	62	S14 AND S9
S18	58	S1 (2N) S2
S19	0	S17 AND S18
S20	14	S17 AND S2
S21	0	S13 AND S18
S22	29	S13 AND S2
S23	43	S20 OR S22
S24	31	S23 NOT PY>2000
S25	27	S24 NOT PD>20000816

File 256:SoftBase:Reviews,Companies&Prods. 82-2003/Jun
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TITLE: Family Tested Web Sites : Searching the WEB
AUTHOR: Panepinto, Joe
SOURCE: FamilyPC, v3 n8 p47(3) Sep 1996
ISSN: 1076-7754
HOME PAGE: http://www.family.com

RECORD TYPE: Review
REVIEW TYPE: Review
GRADE: A

InfoSeek Guide, AltaVista, and Excite are ranked among the most popular search engines on the World Wide Web. Lycos also receives an enthusiastic **recommendation**. Feedback concerning **customer** satisfaction, interface appeal, and more is based on personal family-based usage. Nine online indexing systems are assessed in all. InfoSeek Guide is praised most highly for its ease of use. Alta Vista's clean and streamlined interface affords its primary appeal. Excite is easy to navigate. Lycos is commendable from virtually every aspect. This engine is powerful, fast, and appealing to browsers. The program's customized searching features allow users to filter out obscure information by conveniently narrowing searches.

COMPANY NAME: AltaVista Co (658073); Excite@Home Inc (609951); Inktomi Corp (626031); Terra Lycos Inc (611697)
SPECIAL FEATURE: Graphs
DESCRIPTORS: Families; Front Ends; Indexing; Portals; Search Engines; User Interfaces
REVISION DATE: 20030327

25/5/25

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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00084574 DOCUMENT TYPE: Review

PRODUCT NAMES: TargetWebLink (590169); NetKeeper Captain CRM for SQL (552267)

TITLE: A Quest for the Perfect Help Desk
AUTHOR: Lenz, Mary
SOURCE: Call Center Magazine, v8 n9 p42(10) Sep 1995
ISSN: 1064-5543
HOME PAGE: http://www.callcentermagazine.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

There are a number of offerings now available for users who want help desk software. For online support, Target WebLink helps users create a **home page** containing customizable incident logging forms, and Customer One lets users connect to help desks through a network or modem. SA Expert Quality gives users a single point of access, allowing all groups to manage **customer input** at all levels. Multima's NetKeeper Help Desk Pro maintains a database of information for every call and solution, and a help topic database for all users on the network. In the area of problem resolution software, CasePoint helps technicians find previously resolved problems.

COMPANY NAME: Applix Inc (623369); Multima Corp (539945)
SPECIAL FEATURE: Screen Layouts Graphs
DESCRIPTORS: Call Centers; Data Center Operations; Expert Systems; Quality Assurance; Technical Support
REVISION DATE: 20021125

25/5/26

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00084185 DOCUMENT TYPE: Review

PRODUCT NAMES: Microsoft Internet Assistant for Word for Windows
(538973); Dow Jones Personal Journal (582166); IdeaFisher Pro (230731)

TITLE: Instant Web, E-Paper, Fishing for Ideas

AUTHOR: Staff

SOURCE: Inc., v17 n17 p108(2) Nov 14, 1995

ISSN: 0162-8968

HOME PAGE: <http://www.inc.com>

RECORD TYPE: Review

REVIEW TYPE: Review

GRADE: A

Microsoft's Internet Assistant for Microsoft Word for Windows converts Word documents into World Wide Web pages in minutes. The software accomplishes this by translating the Word document into HTML format, which is used for displaying information on the Web. The software also functions as an HTML editor and Web browser, which makes it easier to establish links to other documents. Dow Jones' Personal Journal, a free software program that comes with the service of the same name, gives subscribers a customized version of the Wall Street Journal. Subscribers download the personalized journal daily, which includes information about whatever the subscriber has specified. A personal portfolio can track 25 specified stocks or mutual funds. IdeaFisher Systems' IdeaFisher Pro is a brainstorming and strategy planning package. The software presents a question bank and an idea bank for helping users generate ideas.

COMPANY NAME: Microsoft Corp (112127); Dow Jones & Co Inc (232742);

IdeaFisher Systems Inc (471445)

SPECIAL FEATURE: Screen Layouts

DESCRIPTORS: Authoring Systems; Creativity Tools; Electronic Publishing;

Financial Information; HTML; Microsoft Word; News Services; Web

Site Design; Word Processing Utilities

REVISION DATE: 20000730

25/5/27

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00078480 DOCUMENT TYPE: Review

PRODUCT NAMES: HTML (835277)

TITLE: Shifting Into Hyperdrive

AUTHOR: Harrison, Brad

SOURCE: INTERNETWORK, v6 n5 p36(4) May 1995

ISSN: 1055-1808

HOME PAGE: <http://www.internetnetworkweb.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

The HyperText Markup Language (HTML) is used to create hypertext documents that can be read by any World Wide Web browser. An HTML document contains hyperlinks, or hot links, which are usually in the form of underlined or highlighted words, although they can also be graphics. The hot link is clicked on to jump to another HTML document, that may contain additional information relating to the highlighted word. The other document can reside in another server anywhere in the world. HTML is a subset of the Standardized General Markup Language (SGML), an early markup standard. HTML

has since been standardized, and support of HTML Level 1 is required for any Web browser. This level provides basic text display and hypertext, plus graphics. Level 2 also supports **user input** fields, and level 3 supports tables and mathematical equations.

COMPANY NAME: Vendor Independent (999999)

DESCRIPTORS: Authoring Systems; Electronic Publishing; HTML; Hypertext;

Web Site Design

REVISION DATE: 20020830

Set	Items	Description
S1	1775940	CENTRAL OR PRIMARY OR PRIME OR MAIN OR DOMINANT
S2	61500	PORTAL OR WEB() (SITE? OR PAGE?) OR WEBSITE? OR WEBPAGE? OR HOME() PAGE? OR HOMEPAGE? OR POINT() ENTRY
S3	1790392	EMPLOYEE? OR USER? OR SUBMITTING() (PARTY OR PARTIES) OR INDIVIDUAL? OR PERSON? OR CLIENT?
S4	272766	(THIRD OR 3RD) () (PARTY OR PARTIES) OR OUTSIDE OR OUT() SIDE OR CUSTOMER? OR PATRON?
S5	3481783	RECEIV??? OR (TAKE OR LET) () "IN" OR ADMIT? OR WELCOM? OR ACCEPT? OR READ OR READING OR DOWNLOAD? OR UPLOAD? OR (DOWN OR UP) () LOAD? OR WRITING OR WRITE? ? OR OBTAIN?
S6	1544320	SUGGESTION? OR IDEA? OR RECOMMEND? OR THOUGHT? OR OPINION? OR PROPOSAL? OR INPUT? OR ESP OR ESPS OR INNOVATION?
S7	4393112	POLICIES OR PROCEDURES OR FACILITIES OR EQUIPMENT OR MATERIALS OR PRODUCTS OR SERVICES OR WORKING() CONDITION?
S8	3999433	ZONE? OR DIVISION? OR AREA? OR REGION? OR PLACE? OR SECTION? OR ADDRESS? OR DESTINATION?
S9	1961435	KEYWORD? OR WORD? OR TERM? OR ITEM? OR DESCRIPTOR? OR SUBJECT() HEADING? OR TOPIC?
S10	5603	(PEER? OR COWORKER? OR CO() WORKER? OR EQUAL? OR COLLEAGUE? -) (2N) (REVIEW? OR EVALUATION? OR COMMENT? ? OR CRITIQUE? OR COMMENTAR? OR STUDY? OR STUDIES OR INSPECTION?)
S11	1985678	SEND? OR TRANSMIT? OR TRANSFER? OR TRANSMISSION
S12	429	S1 (2N) S2
S13	10	S12 AND S5 AND S6
S14	31051	S5 (3N) S6
S15	148	S2 AND S5 AND S14
S16	22650	S3 (3N) S6
S17	26	S15 AND S16
S18	5	S17 AND S9
S19	3	S16 AND S11 AND S10
S20	32	S16 AND S10
S21	1735	S4 (2N) S6
S22	33	S21 AND S11 AND S8
S23	0	S22 AND S12
S24	1	S22 AND S2
S25	99	S13 OR S17 OR S19 OR S20 OR S22 OR S24
S26	72	S25 NOT PY>2000
S27	72	S26 NOT PD>20000816
S28	69	RD (unique items)
File	8: Ei Compendex(R) 1970-2003/Jul W2	(c) 2003 Elsevier Eng. Info. Inc.
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File	233: Internet & Personal Comp. Abs. 1981-2003/May	(c) 2003 Info. Today Inc.
File	94: JICST-EPlus 1985-2003/Jul W2	(c) 2003 Japan Science and Tech Corp (JST)
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File	95: TEME-Technology & Management 1989-2003/Jun W5	(c) 2003 FIZ TECHNIK

28/5/15 (Item 11 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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01428196 ORDER NO: AADAA-I9526651

MARKET ASSESSMENT MODEL FOR A SHARED MANUFACTURING ASSISTANCE CENTER

Author: DHARWADKAR, SHRIRAM RAJENDRA

Degree: PH.D.

Year: 1994

Corporate Source/Institution: UNIVERSITY OF PITTSBURGH (0178)

Adviser: DAVID I. CLELAND

Source: VOLUME 56/04-B OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 2247. 185 PAGES

Descriptors: ENGINEERING, INDUSTRIAL; BUSINESS ADMINISTRATION, MARKETING
; BUSINESS ADMINISTRATION, MANAGEMENT

Descriptor Codes: 0546; 0338; 0454

Small and mid-size manufacturers in the U.S. are facing significant competition from overseas competitors with respect to cost, quality, and time to bring new products into the market. One way to help the small and mid-size manufacturers overcome these barriers is to establish industry-university-community sponsored networks of Shared Manufacturing Assistance Centers (SMACs) across the United States. Because of the relative novelty of shared manufacturing, the type of the organizations who are likely to use such centers and the decision-process leading to their participation or non-participation is not well understood.

This research seeks to develop a better understanding of the development of SMACs by investigating: (1) the decision process organizations go through with respect to participation in SMACs; (2) differences between organizations that intend to use SMACs and those who do not; (3) and methodology for incorporating **input** from potential **customers** in the selection of services and equipment for SMACs. Extending the understanding gained from several SMACs in pilot operation, and the theoretical concepts from economic development, and adoption of innovation literature this dissertation proposes a decision-process model and empirically validates a significant segment of the model. Specifically, twenty-one variables from four different domains--organizational demographics, strategic organizational factors, perceived complexities, and the attributes of the SMACs, and their relationship with the organization's intention to use SMACs were investigated.

Data for the study were collected from a random sample of 138 small and mid-size metal working organizations in the Greater Pittsburgh **Area**. The results of logistic regression analyses showed that the organization's intent to use SMACs is significantly related to strategic organizational factors (annual investment in advanced manufacturing technologies, innovativeness, plant capacity in use, technology **transfer** networks, annual subcontracting expense), perceived market complexities, and perceived attributes of the SMAC (compatibility, relative advantage). However, no significant relationship was observed between organizational demographic variables and the organization's intent to use the SMAC. The utility of such a model in the design of services and selection of equipment for the SMAC through participation of potential users is demonstrated.

28/5/33 (Item 2 from file: 202)
DIALOG(R)File 202:Info. Sci. & Tech. Abs.
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3203568

Mining the Internet for competitive intelligence.

Author(s): Kassler, H S

Corporate Source: Fuld & Company, Cambridge, MA

Online vol. 21, no. 5, pages 34-45

Publication Date: Sep-Oct 1997

ISSN: 0146-5422

Language: English

Document Type: Journal Article
Record Type: Abstract
Journal Announcement: 3200

Methods for **obtaining** competitive intelligence via Internet searching are presented. The need to use the Internet's dual function as database and advertising medium is explored. Three types of information request categories are examined: company profiles, news, and **primary** resources. **Web sites** for locating competitive intelligence are given in these three categories. A list of **recommended** search engines is also provided. The utilization of Usenet newsgroups and patent databases is discussed.

Descriptors: Advertising; Business; Databases; Internet
Classification Codes and Description: 6.08 (Business, Commerce, and Industry); 3.03 (Publicity); 6.01 (Networks, Regional Systems, Consortia)
Main Heading: Information Systems and Applications; Information Generation and Promulgation; Information Systems and Applications

28/5/34 (Item 3 from file: 202)
DIALOG(R) File 202:Info. Sci. & Tech. Abs.
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2902334

Information collecting and/or service furnishing systems by which a user can request information from a central data base using a portable personal terminal and an access terminal.

Author(s): Manabe, T; Matsuura, J.; Muakami, O.; Takeuchi, K.
Patent Number(s): US 5339239
Publication Date: Aug 16, 1994
Language: English
Document Type: Patent
Record Type: Abstract
Journal Announcement: 2900

An information collecting system comprises an access terminal connectable to a data base through a network and a host computer, an IC memory card adapted for removable insertion into the access terminal, and a portable personal terminal. Requests for an item of information, from a **customer**, are **inputted** and recorded in the IC memory card using the personal terminal and the IC memory card is inserted into the access terminal. The request for information is **transmitted** through the access terminal to the data base and the requested information, **transmitted** from the data base, is stored in the IC memory card. Thereafter, the IC memory card, storing the information, is inserted into the personal terminal whereby the requested information is displayed on a display formed in the personal terminal.

Descriptors: Access; Data collection; Databases; Networks
Classification Codes and Description: 5.02 (Computer Systems General); 6.01 (Networks, **Regional** Systems, Consortia)
Main Heading: Information Processing and Control; Information Systems and Applications

28/5/38 (Item 4 from file: 2)
DIALOG(R) File 2:INSPEC
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5940036 INSPEC Abstract Number: C9807-6180G-015

Title: GUI evaluation through Web
Author(s): Sanchez, J.; Alonso, O.
Author Affiliation: Dept. de Ciencias de la Comput., Chile Univ., Santiago, Chile
Conference Title: Design of Computing Systems: Cognitive Considerations. Proceedings of the Seventh International Conference on Human-Computer Interaction (HCI International '97) Part vol.2 p.827-30 vol.2

• Editor(s): Salvendy, G.; Smith, M.J.; Koubek, R.J.
Publisher: Elsevier, Amsterdam, Netherlands
Publication Date: 1997 Country of Publication: Netherlands 2 vol.
(xxvi+879+xxviii+1027) pp.
ISBN: 0 444 82183 X Material Identity Number: XX98-01308
Conference Title: Proceedings of HCI International 97. 7th International
Conference on Human Computer Interaction jointly with 13th Symposium on
Human Interface
Conference Date: 24-29 Aug. 1997 Conference Location: San Francisco,
CA, USA

Language: English Document Type: Conference Paper (PA)

Treatment: Practical (P)

Abstract: The paper introduces a model and related tool to evaluate GUI design interactively using Web. We propose a Web based tool to evaluate GUI design for both designers and users. We have designed and pilot tested an interactive Web instrument to **obtain users' and designers' opinions, suggestions**, and reactions about GUI design both locally and distributively. We have implemented a questionnaire in a Web environment as a tool that can be administered and accessed distributively, anytime, anywhere, from a **Web page**. The tool has been applied to evaluate Web browsers and educational software. The scope and uses of this tool are discussed, as well as further developments and applications. Finally, the incorporation of Java applets to this development in order to add more interaction to GUI evaluation is analyzed and discussed. (13 Refs)

Subfile: C

Descriptors: graphical user interfaces; human factors; interactive systems; Internet; software performance evaluation

Identifiers: GUI evaluation; GUI design; Web based tool; interactive Web instrument; Web environment; **Web page**; Web browsers; educational software; Java applets

Class Codes: C6180G (Graphical user interfaces); C6130B (Graphics techniques); C7210 (Information services and centres)

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28/5/66 (Item 1 from file: 99)
DIALOG(R) File 99:Wilson Appl. Sci & Tech Abs
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2104798 H.W. WILSON RECORD NUMBER: BAST00022912

Consumers' revenge: online product reviews and ratings

AUGMENTED TITLE: product evaluation sites

Notess, Greg R;

EContent v. 23 no2 (Apr./May 2000) p. 61-4

DOCUMENT TYPE: Product Evaluation ISSN: 1525-2531 LANGUAGE: English

RECORD STATUS: Corrected or revised record

ABSTRACT: The broad availability of the Web has meant even more opportunities for consumers to **obtain** and post **personal opinions** and evaluations. This capability combined with users' desire to share their opinions on a vast range of products and services has led to the creation of numerous product assessment sites. Now, anybody with Web access can rate and review their favorite service or most despised product. Internet product evaluation sites definitely offer a large number of **opinions** and **personal** experiences. They provide information on products, features, and services that may not be available in the traditional evaluation sources. The value can be compared to asking friends and neighbors for their preferences and experiences. Furthermore, the **Web sites** are instantaneous in publishing a review or rating. However, understanding some of their backgrounds, biases, functions, methodologies, and practices can enable wise use and proper interpretation of the information they provide.

DESCRIPTORS: **Web sites**; Quality of products--Internet resources;
Product evaluation;

Set	Items	Description
S1	3189709	CENTRAL OR PRIMARY OR PRIME OR MAIN OR DOMINANT
S2	1566838	PORTAL OR WEB() (SITE? OR PAGE?) OR WEBSITE? OR WEBPAGE? OR HOME() PAGE? OR HOMEPAGE? OR POINT() ENTRY
S3	6736391	EMPLOYEE? OR USER? OR SUBMITTING() (PARTY OR PARTIES) OR INDIVIDUAL? OR PERSON? OR CLIENT?
S4	3770693	(THIRD OR 3RD)() (PARTY OR PARTIES) OR OUTSIDE OR OUT() SIDE OR CUSTOMER? OR PATRON?
S5	6162196	RECEIV??? OR (TAKE OR LET)() "IN" OR ADMIT? OR WELCOM? OR ACCEPT? OR READ OR READING OR DOWNLOAD? OR UPLOAD? OR (DOWN OR UP)() LOAD? OR WRITING OR WRITE? ? OR OBTAIN?
S6	4027058	SUGGESTION? OR IDEA? OR RECOMMEND? OR THOUGHT? OR OPINION? OR PROPOSAL? OR INPUT? OR ESP OR ESPS OR INNOVATION?
S7	12814572	POLICIES OR PROCEDURES OR FACILITIES OR EQUIPMENT OR MATERIALS OR PRODUCTS OR SERVICES OR WORKING() CONDITION?
S8	8356197	ZONE? OR DIVISION? OR AREA? OR REGION? OR PLACE? OR SECTION? OR ADDRESS? OR DESTINATION?
S9	4613425	KEYWORD? OR WORD? OR TERM? OR ITEM? OR DESCRIPTOR? OR SUBJECT() HEADING? OR TOPIC?
S10	36038	(PEER? OR COWORKER? OR CO() WORKER? OR EQUAL? OR COLLEAGUE? -) (2N) (REVIEW? OR EVALUATION? OR COMMENT? ? OR CRITIQUE? OR COMMENTAR? OR STUDY? OR STUDIES OR INSPECTION?)
S11	2199955	SEND? OR TRANSMIT? OR TRANSFER? OR TRANSMISSION
S12	7131	S1 (2N) S2
S13	54	S12 (S) S5 (S) S6
S14	136718	S5 (3N) S6
S15	2564	S2 (S) S14
S16	125560	S3 (3N) S6
S17	9	S12 (S) S16
S18	133	S15 (S) S16
S19	5931	S6 (S) S10
S20	13314	S16 (S) S9
S21	4	S20 (S) S12
S22	35349	S4 (2N) S6
S23	49	S15 (S) S11 (S) S8
S24	0	S23 (S) S12
S25	110	S13 OR S17 OR S21 OR S23
S26	50	S25 (S) S14
S27	1	S26 (S) S22
S28	50	S26 OR S27
S29	43	S28 NOT PY>2000
S30	41	S29 NOT PD>20000816
S31	29	RD (unique items)

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31/5,K/7 (Item 4 from file: 275)
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02352767 SUPPLIER NUMBER: 57588414 (USE FORMAT 7 OR 9 FOR FULL TEXT)
****Making a List, Clicking It Twice 11/12/99.
Walker, Leslie
Newsbytes, NA
Nov 12, 1999
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1128 LINE COUNT: 00090

FILE SEGMENT: NW File 649

TEXT:

...thus avoiding duplication under our holiday tree. Wouldn't it be nice, I said, to have a **Web site** keep a list of what everyone in our family wanted and what everyone had bought? Better yet...

...so it takes shoppers only one click to put an item on their lists. Adding items from **Web sites** that aren't Della partners is possible but tedious, because it requires shoppers to manually type in the entire **Web address**. "We are choosing to work with the best branded retailers," says Rebecca Patton, Della's chief executive...

...entrepreneurs recognize this and are attempting to leave room for creativity and personal communication. Some let people **send** personalized gift "coupons" for gifts they deliver themselves. Wish.com encourages givers to communicate directly with **receivers** by e-mailing **suggestions** --anonymously, if they want-- and inviting detailed responses. For all the frustration my sister and I shared...

31/5,K/9 (Item 6 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
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01759304 SUPPLIER NUMBER: 16683691 (USE FORMAT 7 OR 9 FOR FULL TEXT)
What's new online February 1995. (new services and subscriber information for major online vendors)
Interactive Content, v2, n10, p12(1)
Feb, 1995
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 1011 LINE COUNT: 00090

SPECIAL FEATURES: illustration; table
FILE SEGMENT: CD File 275

... Burnaby, British Columbia. The company manufactures PDAs and Mac printer driver software. As far as its online **area** is concerned--yawn. Metricom--"Tired of being wired? Time to get unwired!" reads the welcome letter of this wireless data communications company (CA-based). It's got the typical **areas** --software library, product information directory. Vanguard--Leader in the mutual fund industry has created an impressive **homepage** on AOL. Highlights include Mutual Fund Campus and Planning and Strategy. Digital Imaging--An extension of AOL's PC Graphics and Animation forum, this **area** focuses on scanning hardware and software as well as techniques involved in creating computer images. Artists' Spotlight--Also created as an extension to the PC Graphics and Animation forum. This **area** highlights AOL artists and provides download-able images of their work. Trimble Navigation--Based in Sunnyvale, CA, Trimble specializes in technologies that determine specific geographic locations and sells GPS (Global Position Systems). Traveler's **Homepage** --Features information and discounts on travel arrangements, tickets, etc Premiere Dining--Offers discounts from restaurants all over...

...and car reservations. Preview Vacations--Features travel and vacation information. Highlights include Vacation E-mail, where members **send**

e-mail about where they would like to vacation and **receive** reviews of **recommended areas** from Preview Vacations' staff. ExpressNet--From America Express. Card members are invited to enroll as ExpressNet members ...

...received over 1000 postings on its message board. COMPUSERVE Windows Connectivity Forum--Part of the Microsoft Connection **area** . Offers technical assistance on Windows applications. United Way--Listings of charities and agencies, as well as how...

...the SI writers and staff members. Mill Pond Press---Publisher of fine art prints and books create **area** in the Fine Art Forum. British Pubs--The Good Pub guide features in-depth reviews of 1...

...on stocks with reports from over 6,000 firms. Trivia BB--More trivia online. The second trivia **area** from Prodigy in the last few months. eWORLD Town Square--Valentines, Mars and Winter versions of the...

...start-up screen were available for the lovers holiday. Host Software Upgrade--Bugs are reported in this **area** , including lost connections and conference room mix-ups. More information on 14.4 access--Assistance for Teleport...

31/5,K/10 (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
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04682176 Supplier Number: 62524406 (THIS IS THE FULLTEXT)
PRIVACY SPECIAL REPORT: Privacy Regulation: A Hidden Customer Relations Opportunity.

Bank Technology News, v13, n6, p64
June, 2000

ISSN: 1060-3506

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 2557

TEXT:

I face the technically and administratively daunting task of collecting tax on electronic business. With the Internet transcending national borders, international cooperation is essential to define the legal, political and economic rules of online business. If the EU moves fast, however, it may be able to establish the blueprint for an eventual worldwide regulatory framework for e-commerce. The EU is making slow, if steady, progress in setting up such a framework. But it must ensure that its regulations do not clash with other such initiatives around the world. On an industry level, meanwhile, the European Central Bank and other industry regulatory agencies to do so. Anthony Cox is a business writer based in London. If you thought very little else about your customer relationships could be regulated, you were wrong. Customer privacy-something that bankers have traditionally prided themselves in-is now the subject of an entire title of the financial modernization law and a 96-page interagency proposed rule released for comment on February 3. As a result of more than 30 years of consumer regulation, the banking industry is possibly the most regulated of U.S. industries. It was especially hard to swallow when bankers were told they had to tell the truth when lending and taking deposits. Now they are told that they must safeguard the privacy of their customers' financial information. Have the vast majority of bankers ever doubted that? Three major factors have brought us to the point where the government feels inclined to set financial privacy standards: information technology, competition and a few missteps. Information technology. At the moment when computer technology made it possible to collect, store, retrieve and manipulate customer information, the challenge to privacy took on new meaning. Electronic data processing made banks much more operationally efficient, and it became possible to serve many more customers through a wider variety of channels at a lower cost. The information that used to reside in file folders and in bankers' heads was piled into huge databases,

the varied uses for which quickly became evident. Many of those uses, like targeted marketing and better customer service, have been wholly positive. But in some sectors of the economy, information as a tool and a commodity may have begun to overshadow its essential ownership. Competition. No bank today is insulated from competition, which not only comes from other banks in a given market area, but also from out-of-state institutions, non-bank service providers, and now, Internet banks. Out of necessity and good business sense, banks have adopted many new information-based marketing strategies. In the search for new customers and broader existing relationships, banks have learned how to take advantage of the information at their disposal. Indeed, customer information is at the heart of customer relationship management. For obvious reasons, other businesses are keenly interested in the information that banks possess about their customers. As a result, some banks have been drawn into information-sharing arrangements, usually for the benefit of customers, but sometimes not. Missteps. The Gramm-Leach-Bliley Act includes an unusual non-preemption clause that allows states to enact more restrictive privacy standards than those included in the federal law. The inclusion of non-preemption language stems from recent incidents in which a few financial institutions apparently stepped over the line when they sold customer information to telemarketing firms, which subsequently used questionable practices to sell customer products and services over the telephone. Federal law has always permitted banks to sell their own customer information, but not personal information obtained from a credit bureau or other third party. Last year, a large bank headquartered in Minnesota and its insurance affiliate sold confidential customer data to a telemarketer, which then allegedly charged non-financial products and services to consumers' accounts without their understanding or express consent. After receiving some 50 consumer complaints about the situation, the Minnesota attorney general filed suit against the bank and quickly obtained a settlement. Although the bank was not involved in the telemarketer's misleading sales practices and denied the allegations, it agreed to stop selling its customers' confidential information to telemarketers. After the case was settled last June, the Office of the Comptroller of the Currency asked the 30 largest national banks for copies of any agreements they had with telemarketing firms in connection with the sale of non-financial products and services. Six banks in California also became the targets of class-action lawsuits charging the banks with selling confidential customer information without disclosing the activity to their customers. State attorneys general from Minnesota and several other states then joined forces to oppose information sharing between financial institutions and telemarketers. They also urged Congress to broaden the financial privacy provisions in the Gramm-Leach-Bliley Act to require institutions to give customers the opportunity to opt out of information sharing with both affiliates and non-affiliated third parties. As enacted, the law imposes opt-out requirements only on information sharing with non-affiliated third parties. As a compromise, however, Congress included the non-preemption provision for those states that were not satisfied with the scope of the federal disclosure notice and opt-out requirements. The telemarketing incidents inflamed public opinion and contributed to a climate in Washington where statutory and regulatory requirements governing privacy were almost inevitable. When the Gramm-Leach-Bliley Act was enacted into law in November, it gave the federal regulators only six months to come up with final rules on customer information privacy. This explains why proposed rules to implement the major parts of Title V were rushed out and why only a 30-day comment period was allowed. Congress evidently believes that time is of the essence in promulgating federal rules and hopes that speedy rules will mollify consumer groups and state officials. Here we seem to have another case in which industry self-regulation worked for the majority of institutions, but missteps by a few institutions and questionable telemarketing practices led Congress and the states to impose additional laws and regulations on everybody. A familiar story. One brush tars all. It has not been lost on bankers from small and midsize institutions that the enormous customer databases of larger institutions attract the most interest from telemarketing firms. Large institutions are also more accustomed to slicing and dicing the data for their own internal marketing purposes, and they have been the groundbreakers in terms of using customer information as a marketing tool. Many community banks have never

shared their information with third parties and don't intend to in the future. It would have been nice for them if voluntary privacy standards had survived because, for the most part, community banks already voluntarily and effectively safeguard their customers' "non-public personal information." But as it is, banks that don't engage in information sharing are subject to the same rules as those that do. What are those rules? Here's a quick synopsis. The proposed customer information privacy rules attempt to clearly set forth the responsibilities of financial institutions to protect the privacy of their customers, using examples to explain the requirements. Specifically, the proposed rules: - Prohibit a financial institution from disclosing non-public personal information about a consumer to non-affiliated third parties unless the institution satisfies disclosure and opt-out requirements and the consumer has not elected to opt out of the disclosure; and - Require financial institutions to provide their customers with meaningful notice of their privacy policies and practices. Under the proposed rules, you must give your customers notice of your privacy policies and practices when you first begin a customer relationship and annually thereafter. If you have a **Web site**, you must also state your policies and practices with respect to information collection and use. The **section** of the rules concerning the initial and annual notices is written in familiar language, using terms such as "clear and conspicuous." It identifies the elements of your privacy policy that must be **addressed** in the notice and requires you to indicate whether you share information with affiliates and non-affiliated third parties, what types of information you share, and the types of businesses that might receive the information. You must also explain how your institution protects the "confidentiality, security, and integrity" of "non-public personal information." The notices may be delivered in writing or, if the consumer agrees, electronically. The **proposal** gives examples of **acceptable** methods of delivery, such as hand-delivering a copy of the privacy notices, mailing them, or **sending** them via email. The proposal also specifies that the notices may be given along with other required notices, such as the Truth-in-Lending disclosures, and that the content of the initial and annual notices can be identical. The tone and content of the proposed rules suggest that the federal regulators are making a concerted effort to make the rules as straightforward and easy to follow as possible. In addition, the regulators have asked for direction on many specific aspects of the rules, such as how the notice requirements should apply to joint accounts and what to do in the case of private banking customers who have requested that the bank not contact them by mail, telephone or email. Note also that the privacy rules apply to all "financial institutions." Thus, banks are no longer singled out to bear the responsibility of complying with another consumer regulation, while our competitors are free to do as they please. Broker-dealers, mutual fund companies, investment advisers and other businesses that engage in activities that are financial in nature or incidental to financial activities will also be subject to the federal privacy rules. Community banks take note: The initial and annual privacy notice rules will affect all financial institutions, but the disclosure and opt-out requirements will apply only to those institutions that share or intend to share information with unaffiliated third parties. Therein lies an opportunity for community banks. If you don't share information with anyone but departments within your own institution, you can take a shortcut to compliance. Under the proposal, "If a financial institution does not disclose, and does not intend to disclose, non-public personal information to affiliates or non-affiliated third parties, its initial and annual notices may simply state this fact without further elaboration." Only a minimal amount of additional information needs to be provided. Thus, if you've never been in the business of sharing confidential customer information, the proposed notice requirements will give you a regular opportunity to tell your customers that the bank respects their privacy and diligently guards their financial information. In fact, you don't have to wait for the proposed rules to be finalized to let your customers know that their "non-public personal information" is safe with your institution, as it has always been. Moreover, if you don't share and don't intend to share non-public personal information with non-affiliated third parties, you are freed from most of the requirements of the privacy rule having to do with

the content of the required customer disclosures and the opt-out mechanism. One caveat, however. Don't be too quick to conclude that the bank does not and will never share information. Your bank may have a long-standing but little-used agreement with a credit card or discount brokerage agent that includes a clause allowing the agent to obtain lists of names and other information about the bank's customers. Be sure to determine whether any such agreements exist when establishing and announcing your information-sharing policy. Keep options open Even if banks share customer information on a limited basis, the proposed rules present an opportunity for them to communicate honestly and clearly with customers and, in the process, assuage their fears about loss of privacy in the electronic age. Misinformation is being pedaled about what banks are doing with customer information, and the proposed rules will actually give financial institutions a podium from which to explain what's really going on. In complying with the notice requirements, bankers can tell customers that they share information only with reputable parties whose products and services will likely be of interest to them. This notice can explain the benefits of being kept abreast of relevant products and services that are likely to help customers meet one or more financial goals or needs, particularly if the bank intends to share information with a financial subsidiary, insurance affiliate or other entity within the institution's corporate family. In the case of information sharing with non-affiliated third parties, the proposed rules likewise give banks the opportunity to gain customers' gratitude by setting up a simple, hassle-free method for opting out. The proposed rules indicate that "reasonable" opt-out methods include giving customers check-off boxes to indicate that they do or do not want their information shared, self- **addressed** stamped reply forms and email **addresses** . Merely **sending** customers a postcard telling them that they must **send** a letter if they wish to opt out of information sharing is not a reasonable method, under the rules. Common sense tells us that, by making opting out easy for customers, banks are more likely to win customers' trust. In the end, they may choose not to opt out in the belief that, as consumers, they can benefit from being informed of other financial service opportunities from carefully selected third-party providers. Implicit in the proposed rules is the opportunity for banks to dispel public fears about loss of privacy, communicate the bank's privacy policies simply and clearly, and give customers a choice in the matter. In short, the present spotlight on privacy and the substance of the privacy rules present you with a perfect opportunity to remind customers that you still richly deserve their trust. That message could give you a decisive edge as you compete against larger banks for the hearts and minds of your customers. n Alex Sheshunoff is president of Alex Sheshunoff Management Services Inc., a vendor of software and consulting services in Austin, TX. With its release of a report calling for privacy legislation, the Federal Trade Commission has fired the starting gun in the race to shape the legal framework for online privacy. The report will generate enough momentum for privacy legislation in 2001. The FTC on May 22 released its third annual report on Internet privacy practices and called for Congress to pass legislation. Forrester believes the report will set the stage for congressional action on the issue within 18 months. The commission examined 100 of the busiest **Web sites** and a random sample of 335 other sites to see how many provided notice, choice, access and security. It found great improvement since the previous report but still reported levels of compliance far too low to permit worry-free surfing by consumers. Even on the least controversial measures-notice and choice- only 41% of the random sample and 60% of the most popular sites implemented both. The FTC's report has far- reaching implications, including the following: Republicans are at risk. The FTC's proposal brings to the surface latent partisan **divisions** over online privacy. The involvement of a few Republicans, such as Sen. Richard Shelby (R-AL), a former Democrat, and Rep. Joe Barton (R-Texas), has masked the extent to which Internet privacy is a predominantly liberal and Democratic issue. The Republicans had better be careful because the issue has deep populist appeal, and it's very easy to dramatize privacy violations. Republicans will have to find a compromise that they and the industry can live with because the issue isn't going away. Ironically, Americans support the push for online privacy because it is conservative-an attempt to preserve the de facto level of

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(USE FORMAT 7 FOR FULLTEXT)

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Chase Gets Positive.

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TEXT:

New York-based Chase Manhattan Bank is preparing to launch a system that allows corporate clients to reconcile their checking accounts through the Internet. The technology, called the Positive Pay Exception Notification System, will kick off in the next month or so, says Lisa Burghardt, assistant vice president in the Chase Treasury Solutions **division**. Presently, when Chase business customers write checks, they **send** a list of the drafts to the bank. When the check recipient cashes it, Chase reconciles the check with the list. If the draft is unaccounted for, bank personnel photocopy both sides of the check and fax it to the client to find out if it should be paid. The Positive Pay system not only cuts down on paper and time, it increases security, Burghardt says. The system is built on Redwood City, CA-based Tumbleweed Communications Corp.'s Integrated Messaging Exchange, or IME, which provides two-way online communication. Through IME, an Internet server allows a business to **send** preexisting communications by email, in a secure, "trackable" and "archivable" way, says Mark Pastore, vice president of corporate development for Tumbleweed. "IME is a server that catches a data stream and

transfers it to email. Email is becoming a tool not just for interpersonal messaging," he says. Positive Pay builds on IME in that, instead of Chase photocopying and faxing checks to corporate clients, it produces an image of the check and scans the images into the server via the Internet. "The clients view them (over the Web) and **send** back their responses," Burghardt explains. Using a pull-down menu, the check then can be paid out, rejected or in some way modified. That means the clients don't have to type anything out, helping to avert errors. The system is secure because checks are viewed on the server, Pastore says. A pilot of the program is under way at one undisclosed Chase client and "is going well," Burghardt says. Long term, the bank hopes all corporate customers will adopt the Positive Pay software. On the other hand, if a company's Internet capabilities are insufficient, it could take time and money to upgrade them. The expert community, however, is high on Tumbleweed and its technology. Avivah Litan, research director of payment systems for Stamford, CT-based GartnerGroup, says corporate fears about Internet security is the only stumbling block to IME. The software is a "perfect application for financial services companies or for any companies that are obligated to disclose information and report to clients," she says. "Positive Pay is simple and effective. And it forces clients to conform to a format in a much more controlled process." According to Darcy Fowkes, a research director with Boston-based Aberdeen Group, "Tumbleweed is a little ahead of the curve. They really take messaging to a finer granularity." IME, he adds, is "important to any company that has to be able to go back and audit and control how employees use email." Tumbleweed's Pastore says that in the last 18 months companies have "recognized that they have online relationships with customers, and they want to leverage those relationships for more value. The logical way is through email, but email is usually lightweight and the existing infrastructure doesn't provide security." By contrast, IME ensures security by **sending** out email notifications that, rather than containing confidential information, simply include a file attachment or URL that a recipient can click on to connect with a secure server to see that content. Tumbleweed was founded in 1993 and went public last year. Last spring, Chase realized it had "six or seven different **divisions** with a Web presence," with each unit using a different core application, such as for human resources or corporate treasury, Pastore says. As such, the bank wanted a comprehensive platform for electronic messaging. "This is a common story among our customers," he explains. Before Positive Pay, Chase launched its Internet File Delivery in June 1999, also built on IME. One of the first lines of business to use the new service was Chase Treasury Solutions, the bank's cash and treasury management unit, which offers corporate clients the ability to access demand deposit account statements and other information from the Internet. Although Tumbleweed has several smaller competitors in its industry, Pastore says its biggest competitor "is our customers who think they can do this on their own." - Jan Jaben-Eilon "FICO" Creator Makes Credit Decisions On Web Consumers want quick approvals online, and Fair, Isaac & Co., is ready to provide instant credit decisions, through a Web-based system being made available this month. The veteran in credit analysis is taking its analytics to the Web with a product called LiquidCredit. The system provides **Web site** visitors with instant purchasing power or other credit through a network that connects all parties involved in the application, including e-tailers and their banks. "Let's face it, people don't want to wait and e-tailers realize that," says Carol Ferrara, an analyst with GartnerGroup, Stamford, CT. And the volume of credit applications is growing. Applications in the U.S. reached 40 million last year, GartnerGroup says. Forrester Research, Cambridge, MA, anticipates a 74% increase in the amount of credit granted on the Internet this year, and estimates that by 2003 more than \$160 billion in consumer credit will be extended online. Fair, Isaac is the creator of the industry's standard consumer credit scores, known as "FICO's," and the San Rafael, CA, firm also dominates in providing decisions for small-business lending. Now LiquidCredit **addresses** consumers and e-commerce companies' demands for instant decisions on the Web, Fair, Isaac says. Traditional credit decision processes are choked with paperwork: documents that needed to be approved by multiple managers, lengthy credit analysis, and never-ending workloads for underwriters. "With LiquidCredit, we're targeting the online lenders,

leasing agents and brokers who want a quick and easy credit transaction decision-making tool," says Raffi Kassarian, vice president of business development at Fair, Isaac. The analytics aren't so new, it's making them readily available on the Web that is, he explains. "Clients can interface with us directly through an e-commerce site or Web browser or through their Web hosting agent, so we can make decisions for them using their own lending criteria. That sort of product is not available (elsewhere) right now." One LiquidCredit customer, an electronic goods manufacturer, connects through the system to its bank, which ultimately decides whether to extend credit to a customer. "The application is completed and sent to us electronically, and we can get an answer back to the e-tailer within 30 seconds," Kassarian says. Based on information in consumers' credit reports, which LiquidCredit pulls, Fair Isaac automatically evaluates the riskiness of an applicant. That evaluation is distilled into a score that may or may not meet the credit grantor's idea of acceptable risk. LiquidCredit includes transaction management tools and the ability for businesses to design their own decision criteria. LiquidCredit can be used for both business and consumer credit decisions. Companies can use LiquidCredit on their own Web sites or they can remotely access it for decisions made in stores, call centers or bank branches. LiquidCredit facilitates seamless interaction between e-tailers and sources of financing like banks, finance and leasing companies. "LiquidCredit creates a common language and architecture that will power more consistent, faster credit-enabled e-commerce," says Tom Grudnowski, president and CEO of Fair, Isaac. "We think that using the Internet to simply make faster decisions is not enough. With LiquidCredit, we think we're providing the right credit decisions, instantly. The right decision means more than approving a single transaction; it means finding the customer who will be profitable and loyal in an ongoing relationship." -Brian O'Connell Arena Nurturing E-Community

Is the customer tug of war between financial institutions and Web portals escalates, banks and brokerages are looking to hone their online offerings and thwart the likes of America Online's Personal Finance Channel and Yahoo Finance. Arena Networks Inc. wants to give these institutions a hand in their efforts. Founded in 1998, the New York-based software vendor enables financial companies to build message boards and "hosted chat" sessions into their Web sites. Such features provide customers an outlet to share their thoughts, while giving institutions a way to monitor customer interests and concerns. "Everyone wants to be on the Web," says Peter Eliopoulos, chief marketing officer at Arena. "But the problems that arise for financial institutions online are fragmentation of users and dilution of customer loyalty." Building a Web community helps combat that sense of online isolation and erosion of loyalty, he contends. Of course, that's often easier said than done. Creating an online community "is hard to do even if you're a Citibank or Wells Fargo," he says. Eliopoulos did consulting work for Citibank and says its old Web bulletin board-a standard tool for fostering a sense of customer togetherness and brand loyalty-was essentially a failure. Few messages were posted, and those who did offer comment viewed the board as a complaint line or just another sales ruse. "Companies that go it alone usually fail at establishing online communities" he says. "So our insight was to take a network approach." That means Arena's Web community-building product connects numerous customers online over their individual financial institution's Web sites. For example, to access the electronic forum, online banking or brokerage customers simply click on a designated Arena link and are transported to a branded message board area where they can post messages and read responses from other customers on a variety of topics. "Users mainly talk about financial matters," Eliopoulos says, "but 10 to 15% of the conversations are about everyday things like music and travel. Arena makes (financial Web) sites richer and more attractive by creating stickiness." Message boards and so-called chat events are moderated by Arena personnel. Member organizations choose topics for discussion, and Arena invites experts from participating institutions to lead online dialogues. "That's how Arena differs from America Online," Eliopoulos says. "Our events are professionally run and organized. And we allow our members a (higher) degree of participation and interactivity." Arena also offers another tool to keep its member financial firms competitive-data analysis. The vendor provides information on site users' interests, helping

institutions refine their marketing strategies. To safeguard consumer privacy, personal identifying information is omitted, Eliopoulos says, although member firms assign customers confidential identifiers. "Bank customers are just numbers to Arena. We don't learn who each individual customer is, and we don't share customer information with the banks' competitors." To hedge its bets, however, Arena in its online promotional material rejects any responsibility for how member companies use customer data, deferring liability for any privacy violations to participants. States the company: "Arena does not control the privacy policies of member sites, our advertisers and other third-party sites to which we provide banner ads and links. Arena Networks assumes no responsibility or liability for those third-party policies or the actions of non-affiliated third parties or members." Arena's service comes in three flavors: select, standard and basic. Each differs in the sophistication of their data analysis capabilities. Though he declines to disclose the cost of each level of service, Eliopoulos says Arena's revenues will come from quarterly connection fees; monthly per-user fees charged in lieu of advertising on the site; and, down the road, transaction fees from the business Arena generates for its advertisers. It's easy to implement the Arena service on a **Web site**, Eliopoulos says. "It involves about two lines of HTML code and can take anywhere from two hours to two weeks in terms of time, depending on how long it takes for the right people in the organization to get things going," he notes. At press time, Arena had 17 clients beta testing its service, including Enterprise Bank, an 'Internet-only bank, and online brokers At The Bell, Firsttrade and The Stock Register. The company expected to officially launch its product in early April. "There is strength in numbers online," Eliopoulos concludes. "Partnering and allying with other companies and learning about your customers is what's needed for success on the Web." - Maria Bruno Baltimore To Secure Mobile E-Commerce Baltimore Technologies plc by the end of the quarter will introduce software to make cell phones more secure for e-commerce. Merchant acquiring banks should welcome the technology since their business customers are being walloped by credit card fraud on the Internet, and transactions from wireless devices are taking off. Baltimore's approach would allow those shopping via mini-Web browsers on their cell phones to identify themselves using digital certificates. What's novel is that those certificates would not have to reside on the phone, which brings a host of problems. Instead, the cell phone contains an **address**, almost like a **Web site address**, where the certificate is stored. The offering is not a single product, but draws on several in Baltimore's wireless product line, Telepathy. Combined, they automatically route purchase transactions to a directory where the cell phone certificate is stored. Baltimore's approach builds on prevailing methods of using digital certificates, where certificates are registered within a directory, explains John Fallon, director of technical market development with the Dublin-based Irish firm. Baltimore, which sells digital certificate technology, in late March completed its acquisition of CyberTrust Solutions Inc., a Needham Heights, MA, former subsidiary of GTE Communications Corp. that issues and manages certificates." Cell phones today use digital signatures without digital certificates (for consumers)," Fallon says. Although the signature ensures that the transaction hasn't been tampered with in transit, it doesn't give any idea as to who is conducting the transaction-the crux of today's Internet fraud problem. When cell phones are sold they come equipped with public key infrastructure (PKI), which automatically generates digital signatures. That PKI (part of which is unique to that phone) could be the basis for creating a digital certificate, which indicates the identity of the user. With what Baltimore proposes, different entities all vouching for an individual in different capacities could wirelessly link their certificates to that one phone. The phone "points" to each of those certificate authorities' (CAs) stored certificates. However, digital certificates only have credence when a secure distribution arrangement ensures that the certificate was issued to the intended party. Buying a phone in a store certainly doesn't meet that criterion. The fact that the phone can only be used by someone who knows the personal identification number associated with it gives some assurance that the person engaged in e-commerce on that phone is its owner. Still, many CAs and banks want some secure physical means of providing certificates. Digital certificates have been little used in retail

applications, partly because of the distribution issue, partly because consumers haven't wanted the bother of installing certificates on their PCs. As consumers start to buy cell phones en masse, the certificate installation problem will be solved if the cell phone comes with a certificate already in it or reached through it. Baltimore's proposed remote certificate arrangement, which allows consumers to refer to multiple certificates, solves other problems, as well. Consumers won't have to clog up their phones storing all these certificates, notes Guy Singh, Telepathy product manager. "Consumers can have as many certificates as they want with minimum bandwidth," he said in one of a series of seminars recently run in the U.S. to promote Telepathy. In cell phone-based e-commerce, certificates have only been used on the consumer side in test applications with one type of phone, Fallon notes--those based on GSM, the dominant standard in Europe. "Banks don't like them," he adds, because telecommunications companies control the certificates. (They're stored on the microchip that allows the phone to function.) Under that scenario, banks would have to do custom work with each telephone carrier's system. In contrast, Fallon says, "Baltimore's Telepathy approach introduces some commonality in that certificates are registered with a (common) directory." Also, Baltimore will work with all phone types, not just GSM, since its arrangement is based on the overarching standard for wireless transactions, the Wireless Application Protocol (WAP). Telepathy will use a forthcoming version of WAP and has based prototypes on the standard. As for the commercial availability of phones that can use Baltimore's remote certificates, Fallon says, "That's up to the manufacturers. (Perhaps) this year?" Kenneth Kerr, an analyst with GartnerGroup, Stamford, CT, says he has not heard of other digital certificate providers suggesting a remote certificate arrangement. Generally speaking, he adds, certificates represent a "huge improvement" in security. The industry consensus is that at least \$1 billion of the \$23 billion in Internet purchases last year were fraudulent, he says. E-commerce via WAP cell phones has moved beyond the test phase. "Consumers are making purchases with cell phones all over Europe, in Asia and, to a lesser extent, in the U.S." Fallon says. "WAP purchases are low in value, but mass market in nature--flowers, cinema tickets, etc." A cautionary report from Ovum Inc., London, says it's "debatable" whether consumers want mobile e-commerce, but concedes that the market has "enormous potential." Should mobile devices, including cell phones, reach their expected number of 1 billion units by 2003, then e-commerce via such devices will rise to more than \$200 billion in 2005, Ovum predicts. - Orla O'Sullivan

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...in the next month or so, says Lisa Burghardt, assistant vice president in the Chase Treasury Solutions **division**. Presently, when Chase business customers write checks, they **send** a list of the drafts to the bank. When the check recipient cashes it, Chase reconciles the...or IME, which provides two-way online communication. Through IME, an Internet server allows a business to **send** preexisting communications by email, in a secure, "trackable" and "archivable" way, says Mark Pastore, vice president of corporate development for Tumbleweed. "IME is a server that catches a data stream and **transfers** it to email. Email is ...scans the images into the server via the Internet. "The clients view them (over the Web) and **send** back their responses," Burghardt explains. Using a pull-down menu, the check then can be paid out...is usually lightweight and the existing infrastructure doesn't provide security." By contrast, IME ensures security by **sending** out email notifications that, rather than containing confidential information, simply include a file attachment or URL that different **divisions** with a Web presence," with each unit using a different core application, such as for human resources...credit analysis is taking its analytics to the Web with a product called LiquidCredit. The

system provides **Web site** visitors with instant purchasing power or other credit through a network that connects ...and the San Rafael, CA, firm also dominates in providing decisions for small-business lending. Now LiquidCredit **addresses** consumers and e-commerce companies' demands for instant decisions on the Web, Fair, Isaac says. Traditional credit...That evaluation is distilled into a score that may or may not meet the credit grantor's **idea** of **acceptable** risk. LiquidCredit includes transaction management tools and the ability for businesses to design their own decision criteria...

...can be used for both business and consumer credit decisions. Companies can use LiquidCredit on their own **Web sites** or they can remotely access it for decisions made in stores, call centers ...York-based software vendor enables financial companies to build message boards and "hosted chat" sessions into their **Web sites** . Such features provide customers an outlet to share their thoughts, while giving institutions a way to monitor ...means Arena's Web community-building product connects numerous customers online over their individual financial institution's **Web sites** . For example, to access the electronic forum, online banking or brokerage customers simply click on a designated Arena link and are transported to a branded message board **area** where ...10 to 15% of the conversations are about everyday things like music and travel. Arena makes (financial **Web sites**) richer and more attractive by creating stickiness." Message boards and so-called chat events are moderated by...the business Arena generates for its advertisers. It's easy to implement the Arena service on a **Web site** , Eliopoulos says. "It involves about two lines of HTML code and can take anywhere from two hours...to reside on the phone, which brings a host of problems. Instead, the cell phone contains an **address** , almost like a **Web site address** , where the certificate is stored. The offering is not a single product, but draws on several in...

Set	Items	Description
S1	2776462	CENTRAL OR PRIMARY OR PRIME OR MAIN OR DOMINANT
S2	2140532	PORTAL OR WEB() (SITE? OR PAGE?) OR WEBSITE? OR WEBPAGE? OR HOME() PAGE? OR HOMEPAGE? OR POINT() ENTRY
S3	6077092	EMPLOYEE? OR USER? OR SUBMITTING() (PARTY OR PARTIES) OR INDIVIDUAL? OR PERSON? OR CLIENT?
S4	3668000	(THIRD OR 3RD) () (PARTY OR PARTIES) OR OUTSIDE OR OUT() SIDE OR CUSTOMER? OR PATRON?
S5	2450880	RECEIV? ? OR ADMIT? OR WELCOME? OR ACCEPT? ? RO READ OR READING OR OBTAIN?
S6	3647013	SUGGESTION? OR IDEA? OR RECOMMEND? OR THOUGHT? OR OPINION? OR PROPOSAL? OR INPUT? OR ESP OR ESPS OR INNOVATION?
S7	7930701	POLICIES OR PROCEDURES OR FACILITIES OR EQUIPMENT OR MATERIALS OR PRODUCTS OR SERVICES OR WORKING() CONDITION?
S8	7009733	ZONE? OR DIVISION? OR AREA? OR REGION? OR PLACE? OR SECTION? OR ADDRESS? OR DESTINATION?
S9	4827257	KEYWORD? OR WORD? OR TERM? OR ITEM? OR DESCRIPTOR? OR SUBJECT() HEADING? OR TOPIC?
S10	36775	(PEER? OR COWORKER? OR CO() WORKER? OR EQUAL? OR COLLEAGUE? -) (2N) (REVIEW? OR EVALUATION? OR COMMENT? ? OR CRITIQUE? OR COMMENTAR? OR STUDY? OR STUDIES OR INSPECTION?)
S11	1765250	SEND? OR TRANSMIT? OR TRANSFER? OR TRANSMISSION
S12	6730	S1 (2N) S2
S13	27	S12 (S) S5 (S) S6
S14	38919	S5 (3N) S6
S15	1395	S2 (S) S14
S16	131029	S3 (3N) S6
S17	11	S12 (S) S16
S18	79	S15 (S) S16
S19	6192	S6 (S) S10
S20	14530	S16 (S) S9
S21	1	S20 (S) S12
S22	96	S19 (S) S14
S23	0	S22 (S) S12
S24	6	S22 (S) S2
S25	40336	S4 (2N) S6
S26	36	S15 (S) S11 (S) S8
S27	0	S26 (S) S12
S28	245	S13 OR S17 OR S18 OR S21 OR S22 OR S24 OR S26
S29	182	S28 NOT PY>2000
S30	171	S29 NOT PD>20000816
S31	147	RD (unique items)
S32	65	S31 AND S16
S33	8	S31 AND S25
S34	69	S32 OR S33

File 15:ABI/Inform(R) 1971-2003/Jul 19

(c) 2003 ProQuest Info&Learning

File 9:Business & Industry(R) Jul/1994-2003/Jul 18

(c) 2003 Resp. DB Svcs.

File 810:Business Wire 1986-1999/Feb 28

(c) 1999 Business Wire

File 610:Business Wire 1999-2003/Jul 21

(c) 2003 Business Wire.

File 647:CMP Computer Fulltext 1988-2003/Jun W5

(c) 2003 CMP Media, LLC

File 674:Computer News Fulltext 1989-2003/Jul W3

(c) 2003 IDG Communications

File 696:DIALOG Telecom. Newsletters 1995-2003/Jul 21

(c) 2003 The Dialog Corp.

File 98:General Sci Abs/Full-Text 1984-2003/Jun

(c) 2003 The HW Wilson Co.

File 624:McGraw-Hill Publications 1985-2003/Jul 18

(c) 2003 McGraw-Hill Co. Inc

File 484:Periodical Abs Plustext 1986-2003/Jul W2

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File 813:PR Newswire 1987-1999/Apr 30

(c) 1999 PR Newswire Association Inc

File 613:PR Newswire 1999-2003/Jul 21
 (c) 2003 PR Newswire Association Inc
File 141:Readers Guide 1983-2003/Jun
 (c) 2003 The HW Wilson Co
File 634:San Jose Mercury Jun 1985-2003/Jul 19
 (c) 2003 San Jose Mercury News
File 553:Wilson Bus. Abs. FullText 1982-2003/Jun
 (c) 2003 The HW Wilson Co

34/3,K/2 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2003 ProQuest Info&Learning. All rts. reserv.

02431028 115922922

The company's Web site: different configurations, evolutionary path
Azzone, Giovanni; Bianchi, Raffaella; Noci, Giuliano
Management Decision v38n7 PP: 470 2000
ISSN: 0025-1747 JRNL CODE: MGD
WORD COUNT: 4094

...TEXT: effective ways to do the same things. There is also an "external learning" since the company can **receive**, for example, feedback/**suggestions** from the **users** and can surf the Web of other companies, thus identifying new tools, different layouts, etc. Both these learning processes could stimulate the company to change the organization and/or the configuration of its **Web site**.

- A growing complexity. Companies move from configurations characterized by less complexity to more complex configurations. The complexity...

34/3,K/6 (Item 6 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2003 ProQuest Info&Learning. All rts. reserv.

01950208 45632952

Writing the wrongs
Long, Chris
Director v53n3 PP: 110 Oct 1999
ISSN: 0012-3242 JRNL CODE: DRT
WORD COUNT: 470

ABSTRACT: For a brief but damaging period in late August, 40 million internet-based e-mail **users** had no **idea** who was **reading** their e-mail. A glitch had allowed 2 European **websites** to offer unrestricted access to Microsoft's Hotmail's million users' e-mail. Other problems with e...

...TEXT: e-mail? For a brief but damaging period in late August, 40 million internet-based e-mail **users** had no **idea**. A glitch had allowed two European websites to offer unrestricted access to Microsoft Hotmail's million users...

34/3,K/7 (Item 7 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2003 ProQuest Info&Learning. All rts. reserv.

01950207 45632932

Much ado about the wrong thing
Long, Chris
Director v53n3 PP: 108 Oct 1999
ISSN: 0012-3242 JRNL CODE: DRT
WORD COUNT: 658

...ABSTRACT: for free. For a brief but damaging period in late August, 40 million internet-based e-mail **users** had no **idea** who was **reading** their e-mail. A glitch had allowed 2 European **websites** to offer unrestricted access to Microsoft's Hotmail's million users' e-mail. Other problems with e...

34/3,K/8 (Item 8 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01902979 05-53971

A primer on Internet economics

DePrince, Albert E Jr; Ford, William F
Business Economics v34n4 PP: 42-50 Oct 1999
ISSN: 0007-666X JRNL CODE: BEC
WORD COUNT: 4567

...TEXT: Status

Many companies still have not progressed beyond posting a company profile and directory on an Internet **web site** (i.e., a "billboard site"). Others, such as Amazon.com and Dell.com, use the Internet intensively for marketing their products, **obtaining inputs**, hiring **employees**, managing their cash and investments, etc. A logical first step for getting involved is to assess exactly...

... part of the background analysis that should be conducted before delving into the specific areas mentioned below. **Obtaining Inputs** Via the Internet

Currently, well over half of all Internet business activity involves business-to-business transactions...

34/3,K/10 (Item 10 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01725918 03-76908

A progress report on the manufacturing analysis service, an Internet-based reference tool

Brown, Simon M; Wright, Paul K
Journal of Manufacturing Systems v17n5 PP: 389-398 1998
ISSN: 0278-6125 JRNL CODE: JMY
WORD COUNT: 7540

...TEXT: page of the MAS, one can easily jump to any of the 13 process web sites to **obtain** process information instantly, or to the main **input** page to begin an analysis. Navigation back to the home page of ...at: <http://cybercut.berkeley.edu>.

The Interactive Graphical User Interface

GUI Components

The interface through which the **user inputs** design data to be used in the manufacturing analysis is an easily understood graphical form (see Figure...

... process list. The applet can be directly accessed at <http://cybercut.berkeley.edu>.

The "Undo" Feature

The **user** interface for **inputting** design data also possesses various mechanisms to allow for correcting mistakes or for redefining selection criteria. Since...GUI is essentially, therefore, just a passing of relevant parameter values to instantiations of preexisting classes.

Processing User Input

Processing of information provided via the graphical user interface is slightly more complex than the building of...

...a set of states. The transition from state to state is determined during run time based on **user input** and the conditions in which the program is executed.⁸ For the MAS, only a single task... is intended for mass production. As this point, the other process selection criteria become active and the **user** can **input** values in any order. In the tutorial, the user continues the analysis by selecting "steel" as the...

... of the MAS would most likely produce erroneous or incomplete results. Therefore, in addition to allowing the user to input the geometry on the part using a CAD file, the MAS must also contain features that enable ...

34/3,K/21 (Item 3 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2003 Resp. DB Svcs. All rts. reserv.

2455945 Supplier Number: 02455945 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Record Store Gets Personal
(Tower Records uses Net Perceptions' personalization technology to delivery music suggestions to its Web site users)
InternetWeek, p 15
May 10, 1999
DOCUMENT TYPE: Journal ISSN: 0746-8121 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 75

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

Tower Records has begun using Net Perceptions **personalization** technology to offer **recommendations** to site visitors. Visitors to Tower Records' **Web site** (www.towerrecords.com) will **receive** music **suggestions** based on a unique mix of data sources processed by Net Perceptions' recommendation technology. In addition to...

34/3,K/22 (Item 4 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2003 Resp. DB Svcs. All rts. reserv..

1769477 Supplier Number: 01769477 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Static web Sites Come To Like -- HahtSite from Haht Software puts dynamic pages within reach of nontechnical users
(Haht Software introduced Haht 2.0, which combines Web page-creation tools with a server-side programming language)
Information Week, p AD08
March 17, 1997
DOCUMENT TYPE: Journal ISSN: 8750-6874 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1012

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...interaction-its protocols and technical design are optimized for quick, reliable, multiway communication.

A growing number of **Web sites** are alive with dynamic content-pages that use the Common Gateway Interface (CGI) and client-side scripting with JavaScript and VBScript to **receive user input** and feedback. Some of the most commercially successful **Web sites** leverage database middleware that connects Web servers to powerful databases.

HahtSite 2.0 pushes the state of...

34/3,K/24 (Item 1 from file: 610)
DIALOG(R)File 610:Business Wire
(c) 2003 Business Wire. All rts. reserv.

00335808 20000803216B0747 (USE FORMAT 7 FOR FULLTEXT)
Meals.com Inc. Strategic Growth Plan On Target; Web Sites and In-store Kiosk Combine to Create Powerful Marketing System

Business Wire

Thursday, August 3, 2000 08:47 EDT

JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 766

...in-store kiosk, dubbed the Ukrop's Shopper, is connected to the Internet and the Ukrop's Web site (www.ukrops.com), customers can access a shopping list created on their home or office computer.

They can also receive meal ideas, a personalized list of commonly purchased items, which are on sale, as well as targeted product coupons.

In addition...

34/3,K/25 (Item 2 from file: 610)

DIALOG(R)File 610:Business Wire

(c) 2003 Business Wire. All rts. reserv.

00329347 20000726208B1339 (USE FORMAT 7 FOR FULLTEXT)

Intrawest Selects Pivotal Demand Chain Solution For Large-Scale Web Project
Business Wire

Wednesday, July 26, 2000 06:18 EDT

JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 1,110

...customers with Web self-service and employees with real-time Internet collaboration. Visitors to Intrawest's interactive Web site will be able to

book vacations and receive personalized recommendations on every aspect of

holiday planning including accommodations, ski and golf packages, holiday programs and special promotions...

34/3,K/46 (Item 5 from file: 484)

DIALOG(R)File 484:Periodical Abs Plustext

(c) 2003 ProQuest. All rts. reserv.

03696110 (USE FORMAT 7 OR 9 FOR FULLTEXT)

CNN: Not everyone wants customization

Machlis, Sharon

Computerworld (COW), v32 n17, p47-48, p.2

Apr 27, 1998

ISSN: 0010-4841

JOURNAL CODE: COW

DOCUMENT TYPE: News

LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 618

ABSTRACT: CNN executives say that tailor-made news has become an important complement to their main news Web site, not a substitute. The idea of personalizing news for customers has not taken off.

34/3,K/57 (Item 1 from file: 613)

DIALOG(R)File 613:PR Newswire

(c) 2003 PR Newswire Association Inc. All rts. reserv.

00368371 20000710LAM057 (USE FORMAT 7 FOR FULLTEXT)

Entrada Software And Viador Team to Provide Cutting-Edge Manufacturing Solutions

PR Newswire

Monday, July 10, 2000 06:01 EDT

JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 891

TEXT:
...is scheduled for
general availability later this month.

Entrada embeds the Viador Sage v6.1.1 E- **Portal** Suite(TM) within Kinnosa(TM), and exchanges targeted role-based complete content with global business users seamlessly via a single point of access provided through the **portal**. This remarkable technology permits authorized **users** worldwide to both **input** and **receive** critical operational and strategic business information, including details as well as key metrics, analyses and results, simply...

34/3,K/65 (Item 2 from file: 553)
DIALOG(R)File 553:Wilson Bus. Abs. FullText
(c) 2003 The HW Wilson Co. All rts. reserv.

04287187 H.W. WILSON RECORD NUMBER: BWBA00037187 (USE FORMAT 7 FOR FULLTEXT)

What's new.
Miller, Lynn
HRMagazine v. 45 no5 (May 2000 supp) p. 127-8
LANGUAGE: English
WORD COUNT: 884

(USE FORMAT 7 FOR FULLTEXT)

TEXT:
... applying the principles in the workplace.
Preview video and CD-ROM training programs with the Trainers' Gold **web site**. The site includes an online catalog and a personalized trainers' section. The site offers a pop-up...
...coach, entertainer, informer, demonstrator and facilitator. When trainers choose the style to which they best relate, they **receive** a list of **recommended** titles on their **personalized** page.
Take employees through authentic business scenarios at the Deerfield, Ill.-based UNext.com web site, which...

34/3,K/69 (Item 6 from file: 553)
DIALOG(R)File 553:Wilson Bus. Abs. FullText
(c) 2003 The HW Wilson Co. All rts. reserv.

03525826 H.W. WILSON RECORD NUMBER: BWBA97025826 (USE FORMAT 7 FOR FULLTEXT)

The Internet and intranet in the workplace.
Lozier, Katherine R
The CPA Journal (CPA J) v. 67 (Feb. 1997) p. 72-5
LANGUAGE: English
WORD COUNT: 2252

(USE FORMAT 7 FOR FULLTEXT)

TEXT:
... establishing a Web committee that will define and resolve the major issues and organizational exposures.
A) Obtain **suggestions** from **personnel**.
B) Network with other organizations with an Internet presence.
C) "Surf the Web" for information of what...

...statements and goals of the organization, as well as to reflect the philosophies of the group.

- E) Obtain suggestions from personnel for Web site content.
- F) Address confidentiality and privacy issues of the organization.
- * Evaluate the cost versus benefit of an...